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Bank Administration Institute's 1981 Index of Bank Performance

Bank Administration Institute

Bank Administration Institute is a not-for-profit corporation whose broad goals are to help bank administrators achieve high levels of professional effectiveness and to help solve significant banking problems. These goals are pursued through programs of research and development, education, and technical assistance.

Founded in 1924, the Institute is today the largest technical banking association in the world. It is governed by a Board of Directors. Responsibility for management of the Institute's activities within a framework of policy established by the Board rests with the President, who is assisted by a staff located in Rolling Meadows, Illinois.

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Bank Administration Institute's 1981 Index Of Bank Performance

To Chief Financial Officers:
Bank Administration Institute's 1981 Index of Bank Performance is a continuation of a program initiated by the Institute in 1973. It is based on the universal call report and income statement tapes generated by bank regulatory authorities. This comprehensive data base allows the Institute to calculate ratios for every insured bank in the United States.

The *Index* presents benchmark performance ratios for all banks by state, by resource class, and for the nation as a whole.

The following table shows the breakdown of asset classifications based on total assets at year-end 1981:

Class	Asset Range (millions)	Number of Banks	Percent
1	Under $10	2,110	14.7%
2	$10 to $25	4,551	31.7
3	$25 to $50	3,660	25.5
4	$50 to $100	2,184	15.2
5	$100 to $500	1,475	10.2
6	Over $500	392	2.7
Total		14,372	100.0%

The 1981 *Index* has been expanded from 60 to 63 financial ratios, and has been enhanced by changing the reporting format to present ratios in the following categories:

- Performance
- Yields and Rates
- Capital Position
- Productivity
- Asset/Liability Management
    - Uses of Funds
    - Sources of Funds
- Growth Statistics

This categorization enables management to concentrate on critical areas of bank performance and to isolate those areas requiring attention.

Several ratios have been changed to use earning assets as the basis for calculation instead of total assets, to provide a more clearer picture of a bank's financial position and performance.

The *Index* retains its nationwide and statewide ratio displays, reporting the median lower and upper quartile and lower and upper 10th percentile values for all banks in total and by resource class. In addition, the median values are reported for each resource class state by state.

An individual bank profile can be ordered for your bank for $25, which includes the 1981 balance sheet and income statement and the 63 financial ratios included in this publication. A more elaborate history and comparative reports, as described in the accompanying brochure, are also available. These reports are valuable tools in bank planning.

Note:

The *Index* is now available on InnerLine, the Institute's new financial electronic network which allows on-line, immediate access to the financial statements and ratios of all 14,372 banks included in the *Index* data base. For information on this service, please call the Institute's InnerLine representative at (800) 321-1321.

If you have any questions concerning the *Index* or wish more information about the ancillary services that are available, send the enclosed order forms to the Institute or call 312/228-6200 (toll-free 800/323-8552); in Illinois 800/942-8861.

Richard E. Wilson

Richard E. Wilson
Director
Financial Services Group

A Description of the Index

The Institute's Index of Bank Performance is constructed by averaging the balance sheet data contained in the quarterly 1981 statement of condition reports gathered by the federal banking regulators. The income and expense data are obtained from the year-end 1981 income and expense reports submitted by banks to their regulators.

The *Index* provides composite information on all banks in the nation, national data broken down to six categories, aggregate data by state, and state median data broken down into the six asset categories. By using these breakdowns, you can rank your bank's performance against that of all banks in the nation, all banks in your asset size category, all banks in your state, and against medians achieved by banks of similar size in your state.

The national ratios and the first page of the state ratios are divided into several percentile ranges: the bottom tenth percentile; lower quartile; median; upper quartile; and top tenth percentile.

All ratios displayed are actual figures achieved by specific banks. None represent averages. The median value represents the ratio figure achieved by that bank attaining a mid-point performance among the population. Fifty percent of the banks will have achieved a larger value and 50% will have achieved a lesser value. It is important to recognize that each median figure is very likely that of a different bank in a large population. Therefore, do not expect the value of median ratio number 1 plus that of median ratio number 2 to equal the value of median ratio number 3, even though in your own individual bank, ratios 1 minus 2 must equal 3.

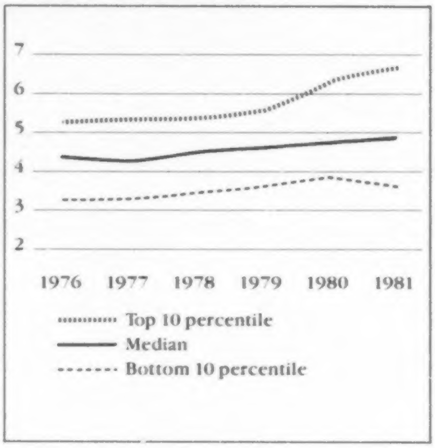
The top and bottom tenth percentile values represent the performance of a bank that is 10% from the top or 10% from the bottom of the population for that particular ratio. The value shown for the top tenth percentile is the value attained by the bank ranking ahead of 90% of the population on that ratio but behind 10%. The upper and lower quartile values represent the performance of a bank that is either 25% from the top or 25% of the bottom of the population on that measure. For example, the upper quartile means that 25% of the banks have achieved performance above the values shown and 75% attained a lesser value.

This form of ratio display is most useful for ranking performance. The *Index* enables you to quickly rank your bank's performance against that of all other banks and to banks of similar size and location. For the purpose of ranking, a percentile distribution of actual ratios achieved by specific banks is superior to averages. Averages are distorted by extreme values within a population. Just as it is more meaningful for a salary analyst to know what the median salary in your bank is rather than the average salary, it is more meaningful for industry analysts to know median performance values as opposed to average performance values when evaluating bank performance.

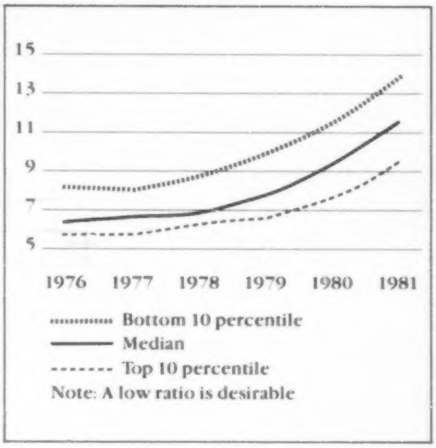
Charting Bank Performance 1976-1981

In 1981, yields on earning assets and break-even yields continued their strong increase from the two preceding years, while net interest margins showed a much weaker increase and even a decrease for the lower 10th percentile group of banks. Perhaps the most telling sign is the decline in return on equity and assets for the median and lower 10th percentile bank groups, reflecting the effect of the economy on the banking industry.

All U.S. Banks Net Interest Margin—1976-1981

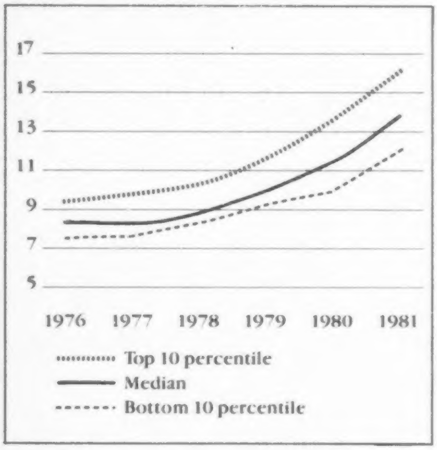


All U.S. Banks Break-Even Yield—1976-1981

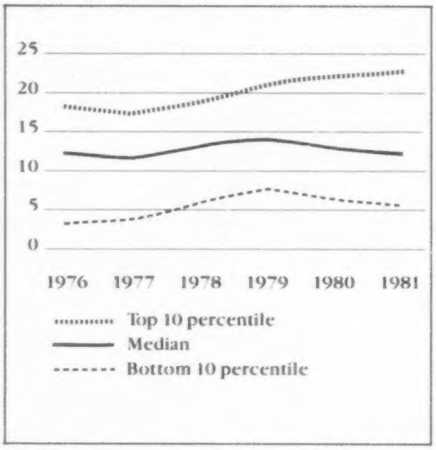


Note: A low ratio is desirable

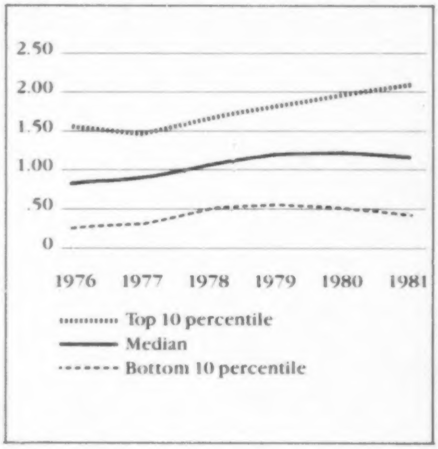
All U.S. Banks Yield on Earning Assets—1976-1981



All U.S. Banks Return on Equity—1976-1981



All U.S. Banks Return on Assets-Operating Income—1976-1981



Ratio Definitions and Commentary*

Operating Performance Ratios

1. *Interest Income on a Fully Taxable Equivalent Basis as a Percentage of Average Total Assets.* This ratio relates the interest earned, restated on a fully taxable equivalent basis, to the total average assets for the year. High-performance banks are seldom found below the upper quartile in this important ratio. Interest income includes interest on loans, balances with other banks, Federal funds sold, U.S. Treasury securities, U.S. Government agency securities, obligations of state and political subdivisions on a fully taxable equivalent basis, other bonds and securities, dividends on stock, and income from direct lease financing. Fees on loans are also included in interest income. The total interest accumulated is then divided by average total assets for the year.
2. *Interest Expense as a Percentage of Average Total Assets.* This ratio indicates the total interest expense paid expressed as a percentage of average total assets. The lower the ratio, the more positive the effect on net income. A low interest expense ratio in and of itself is good. However, it also may indicate that the bank is not actively competing for its share of time deposits. Consequently, its growth suffers. A very high interest expense ratio indicates that the bank is highly leveraged, a condition that could lead to liquidity problems. Interest expense includes interest on savings deposits, time certificates of deposit of $100,000 or more, other time deposits, deposits in foreign offices, Federal funds purchased, other borrowed money, and subordinated notes and debentures. Total interest expense is divided by average total assets to obtain the ratio.
3. *Net Interest Margin as a Percentage of Average Total Assets.* This is the first of several key ratios. It is significant because high-performance banks usually have a high net interest margin. It should be understood that the difference between "wholesale banks" and "retail banks" is most evident in the difference between their margins. A wholesale bank will generally have a lower net interest margin than a retail bank. The wholesale bank expects to serve large customers, to process much larger transactions, and to achieve compensating economies in noninterest expense. For these and other reasons, large money center banks are not directly comparable to community banks. Net interest margin measures management's ability to control the spread between interest income and interest expense.

   The numerator of the ratio is the sum of interest and fees on loans, interest on balances with other banks, Federal funds sold, U.S. Treasury securities, U.S. Government agency securities, obligations of states and political subdivision on a fully taxable equivalent basis, other bonds and securities, dividends on stock, income from direct lease financing, less the sum of interest on savings deposits, time certificates of deposit of $100,000 or more, other time deposits, deposits in foreign offices, Federal funds purchased, other borrowed money, and subordinated notes and debentures. This numerator is then divided by average total assets to obtain the ratio.
4. *Trust Income as a Percentage of Average Total Assets.* This ratio indicates the gross revenue contribution made by the bank's trust department. The ratio is obtained by dividing total fiduciary income by average total assets.
5. *Service Charges on Deposit Accounts as a Percentage of Average Total Assets.* This ratio reveals the gross contribution that deposit service charges make to return on assets before expenses. The ratio is obtained by dividing total service charges on deposit accounts, as reported in the Income and Expense Report, by average total assets.
6. *Noninterest Income as a Percentage of Average Total Assets.* Most analysts agree that the greatest opportunity for the banking industry to increase its profitability and its attractiveness in the capital markets is to increase its service fee income. It is worthwhile therefore to monitor a bank's noninterest income as a percentage of assets and to compare it with others. Other income is the sum of service charges on deposit accounts; other service charges, commissions, and fees; trust income; and other income. To obtain a ratio, the total of other noninterest income is divided by average total assets.
7. *Salaries and Employee Benefits as a Percentage of Average Total Assets.* Salary and benefit expenses are the largest controllable expenses in banks. Careful control

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*The Appendix to this *Index* provides formulas for the ratios in their simplest form for ease of use.

of this expense category is very important. The ratio is obtained by dividing salary and employee benefit expenses by average total assets.

8. *Net Occupancy Expenses and Furniture and Equipment Expenses as a Percentage of Average Total Assets.* Occupancy expense is net of any rental income. The ratio is obtained by dividing net occupancy and furniture and equipment expense by average total assets.
9. *Loan Loss Provision as a Percentage of Average Total Assets.* This ratio is obtained by dividing the annual provision for loan losses by average total assets.
10. *Other Noninterest Expense as a Percentage of Average Total Assets.* This category of expenses includes all operating expenses except salaries and employee benefits, loan loss provision, and occupancy and furniture and equipment expense. The "other" expenses are divided by average total assets to obtain this ratio.
11. *Federal Taxable Equivalent Adjustment.* In ratios 1 and 3, the interest on state, county, and municipal bond investments was adjusted to a fully taxable equivalent basis by multiplying the reported interest by a factor of 1.85. The adjustment assumes that all such interest would be taxed at the highest Federal Income tax rate prevalent in 1981, which was 46%. This ratio indicates how much ratios 1 and 3 were increased in terms of percentage of average total assets because of tax-exempt interest. It is necessary to subtract the percentage shown in this ratio to determine interest income as a percentage of average total assets and net interest margin without regard to the income tax effects of investing in tax-exempt securities. The tax equivalent adjustment must be subtracted similarly to arrive at return on assets.
12. *Tax Provision as a Percentage of Average Total Assets.* This ratio indicates the value of the tax provision that is subtracted from pretax operating income. When comparing your bank to the *Index*, note that tax strategies vary widely among banks. Many banks are owned by holding companies that finance their bank stock holdings by incurring heavy debt. Interest on that debt is tax deductible for the holding company, and, therefore, these banks need not avail themselves of many tax shelters that other banks find advantageous. The ratio is obtained by dividing applicable income taxes on operating earnings by average total assets.
13. *Return on Assets – Operating Income.* All of the preceding ratios have pointed toward this calculation. Return on assets is probably the best single ratio for evaluating management performance. It relates profits to the amount of resources placed under the manager's stewardship. While it does not evaluate all phases of performance and has limitations for comparative purposes, it tells the analyst more about a bank's performance over one accounting period than any other single ratio.

   Different types of banks in different asset size categories and geographic locations are subject to different regulatory environments and competitive markets. Therefore, most bankers prefer to compare their bank's return on assets to specific peer banks or competitors rather than to a national group. The ratio is obtained by dividing operating income before security gains or losses and after taxes by the average total assets for the year.
14. *Return on Assets – Net Income.* Because the banking industry has adopted a two-line income statement format and because analysts attach considerable significance to both net operating earnings before security gains and losses as well as net income, it is necessary to report two returns on assets ratios. The second ratio merely takes into account the gain or loss on sales of securities and other extraordinary transactions after the tax effect. It is obtained by dividing net income by average total assets.
15. *Return on Equity – Net Income.* This is the only ratio in this series that is not calculated as a percentage of total average assets. It is a key ratio with which all bank stockholders are concerned. It measures the percentage return the bank earns on average stockholders' equity. Because stockholders' equity as a percentage of assets can vary considerably from bank to bank, this ratio is greatly influenced by leverage. A highly leveraged bank may show a very high return on equity, but a somewhat lower return on assets in relationship to its peer group. Conversely, a bank that has been retaining a large portion of its earnings may show up very poorly on return on equity, but still be a high-performance

bank when measured on return on assets. A high equity ratio gives a bank a head start in maximizing return on assets because no interest accrues on stockholders' equity. For purposes of the *Index*, equity capital is defined as capital stock, surplus, undivided profits, and any contingent reserves or appropriation of undivided profits. It does not include valuation reserves. The ratio is obtained by dividing net income by average equity capital.

Yields and Rates

16. *Tax Equivalent Yield on Earning Assets.* The key ratio determines how well the bank is being managed and how well it is performing. It measures the productivity of earning assets. Tax-exempt interest has been converted to its fully taxable equivalent basis for purposes of this ratio. Earning assets include all investment securities, loans net of unearned discount, interest-bearing balances with other banks, and direct lease financing. The ratio is calculated by taking all interest and fees on loans plus interest and dividends on all investment securities, and income from direct lease financing plus the tax equivalent adjustment on tax-exempt interest and dividing the sum by average earning assets, as defined previously.
17. *Break-Even Yield.* This is one of the key ratios in analyzing bank performance. It discloses the absolute minimum yield necessary on average earning assets for the bank to break even for the year. The lower the break-even yield, the easier it is to achieve high performance. The important factors contributing to a low break-even yield are (1) a low interest expense ratio, (2) tight control of noninterest expense, and (3) a high noninterest income ratio.

    The formula for this ratio requires deducting total noninterest income from total expenses to arrive at a subtotal of expenses net of noninterest income. This net expense figure is then divided by total average earning assets to obtain the ratio.
18. *Yield on Investment Securities (FTE).* This is the total tax equivalent yield for the full investment portfolio of the bank, including both taxable and nontaxable securities. Interest on tax-exempt securities is adjusted upward by a factor of 1.85 to arrive at fully taxable equivalence. This ratio is obtained by dividing the total interest earned on the securities portfolio plus the tax equivalent adjustment by average outstanding balances in the investment portfolio.
19. *Yield on Loans.* This ratio measures the bank's yield on its total loan portfolio. Usury laws will cause significant variances from state to state. A bank's pricing strategy and loan mix will also affect this ratio considerably. The calculation of the ratio consists of dividing the total interest and fees on loans by the average total loans outstanding. Loans are net of unearned discount.
20. *Net Charge-Offs as a Percentage of Average Loans.* This ratio shows actual charge-offs net of recoveries as a percentage of average loans. The ratio is obtained by calculating the net charge-offs for the year, subtracting recoveries, and dividing the difference by the average total loans net of unearned discount.
21. *Loan Loss Provision as a Percentage of Average Loans.* This ratio relates the level of this year's loan loss provision to the total average loans outstanding. It should be reviewed in comparison with ratio 20 for several years to determine whether the loan loss reserve is being depleted or increased. When comparing loan loss experience from bank to bank, it is recommended that ratio 19, yield on loans, be reviewed also to determine if the yield on loans net of loan loss provision compares favorably or unfavorably. This ratio is obtained by dividing the reported loan loss provision by the average total loans outstanding net of unearned discount.
22. *Rate on Time and Savings Deposits.* This ratio discloses the composite effective rate paid by the bank on its total time and savings deposits. The ratio is obtained by dividing the total interest paid on all time and savings deposits by average outstanding time and saving deposit balances.
23. *Rate on Total Interest Funds.* This ratio reveals the total effective rate paid on all interest-bearing liabilities, including time and savings deposits, Federal funds purchased, capital notes and debentures, and any other interest-bearing liabilities. The ratio is obtained by dividing the

total interest paid by the average of all interest-bearing liabilities, including time and savings deposits.

24. *Interest Expense as a Percentage of Average Earning Assets.* This ratio indicates the total interest expense paid expressed as a percentage of average earning assets. The lower the ratio, the more positive the effect on net income. Total interest expense is divided by average total assets to obtain the ratio.

Capital Position

25. *Effective Tax Rate on Operating Income.* This ratio indicates the percentage of operating income that is accrued and/or paid out in the form of income tax. The ratio is obtained by dividing the applicable income taxes on operating income by income before security gains and losses and before tax.

26. *Cash Dividends as a Percentage of Operating Income.* This ratio reveals the percentage of operating income paid out in the form of dividends. Reciprocally, it reveals the percentage of operating income retained in the capital accounts by the bank. Cash dividends as reported by the bank in its supervisory report is divided by operating income before security transactions and the after-tax provision to arrive at the ratio.

27. *Capital Formation Rate.* This ratio discloses what level of asset growth may be sustained by a bank without causing a deterioration in the equity to assets ratio. It is calculated by dividing the retained income (net income as reported less dividends paid) by the average equity capital for the year. A bank that is growing in resources will need to retain more income each year to maintain the same capital ratio. Banks experiencing fast growth will have to retain a greater portion of their income than banks experiencing slow asset growth if they intend to maintain their capital ratio level.

28. *Equity Capital as a Percentage of Assets.* Capital notes and debentures are excluded from this ratio. Only stockholders' equity capital is included. The ratio indicates how much of the total assets are financed by the bank's shareholders. Generally, the larger the bank, the lower the percentage of stockholders' equity to average total assets.

    This ratio is calculated by adding preferred stock, common stock, surplus, undivided profits, and reserves for contingencies and other capital reserves to determine a sum of total equity capital. Total equity capital is then divided by the average total assets of the bank.

Productivity

29. *Earning Assets as a Percentage of Assets.* This ratio indicates how well management is putting bank assets to work. It is also a key ratio. In general, high-performance banks have a high ratio of earning assets to total assets. The ratio is obtained by dividing the total earning assets of the bank by average total assets.

30. *Cash and Noninterest-Bearing Due from Bank Balances as a Percentage of Average Total Assets.* Banks that closely manage their cash and due from balances tend to be among the higher performing banks. This ratio is also influenced by reserve requirements, correspondent bank servicing volume, deposit turnover, and proximity to clearing banks. The ratio is obtained by dividing the average cash and noninterest-bearing due from bank balances by the average total assets for the bank.

31. *Noninterest Income as a Percentage of Noninterest Expense.* This ratio indicates the percentage of noninterest expense that is covered by service charges and other fee income. As bank overhead increases, bankers must try to increase their service charges and fee income to keep pace. Generally, high-performance banks cover a greater percentage of noninterest income than do less profitable banks. The ratio is obtained by dividing noninterest income by total noninterest expense.

32. *Personnel Expense per Employee.* This ratio is calculated by dividing employee wages, benefits, and employment taxes by full-time equivalent employees.

33. *Employees per Million Assets.* This ratio indicates how well the bank is managing its human resources. Larger branch systems generally have more employees per million assets than do unit banks. In addition, those banks with large nonbalance sheet operations, e.g., a large trust department, will show a higher number of employees per million assets than banks without these nonbalance sheet operations. The ratio is obtained by dividing the average full-time equivalent employees as reported in the call reports by the average total assets of the bank in millions.

34. *Noninterest Income as a Percentage of Salaries.* This ratio is calculated by dividing noninterest income by salaries and benefits.

Asset/Liability Management:

- Use of Funds

The following ratios indicate the proportion of key asset categories to earning assets, indicating the bank's use of its funds in these areas.

35. *Investment Securities (and Interest-Bearing Balances) as a Percentage of Earning Assets.* This ratio indicates the bank's corporate strategy for asset composition. Does the bank invest heavily in securities as opposed to loans? Does the bank look to its investment portfolio as its primary source of interest income? The ratio is computed by dividing the average total balance of investment portfolio securities and interest-bearing balances by the average earning assets of the bank. Investment portfolio securities do not include Federal funds sold or trading account securities.
36. *Fed Funds Sold as a Percentage of Earning Assets.* This ratio is computed by dividing Fed funds sold and securities purchased under agreements to resell by average earning assets.
37. *Total Loans.* This ratio provides an indication of whether the bank is pursuing an aggressive strategy of seeking new loans or a passive one of accommodating the credit needs of its community. Either strategy can yield high profitability. The ratio is obtained by dividing the average outstanding loan balances net of unearned discount by the average earning assets of the bank.
38. *Reserve for Loan Losses.* This ratio is obtained by dividing the loan loss reserve at the end of the year by the average earning assets.
39. *Real Estate Loans – Residential.* This ratio shows the percentage of average earning assets represented by residential real estate loans. Residential loans are defined as those secured by one to four family residential properties. The ratio is obtained by dividing total residential real estate loans by average earning assets.
40. *Real Estate Loans – Other.* This ratio represents all other real estate not classified as residential, including real estate loans secured by farm land, multifamily residential structures, nonfarm and nonresidential properties, as well as construction and land development loans. The ratio is obtained by totaling the nonresidential real estate loans and dividing by the average earning assets.
41. *Commercial and Industrial Loans.* This ratio reveals the percentage of earning assets comprised of commercial and industrial loans. The ratio is obtained by dividing the average commercial and industrial loans outstanding by the average earning assets.
42. *Personal Loans.* Personal loans are defined as loans to individuals for household, family, and other personal expenditures. The ratio is obtained by totaling these loans and dividing by average earning assets.
43. *Agricultural/Lease Financing/Other Loans.* These loans include loans to farmers, to financial institutions, loans for purchasing or carrying securities, and all other loans. The ratio is obtained by summing the total amounts of these loans and dividing by average earning assets.

Asset/Liability Management:

- Sources of Funds

The following ratios indicate the proportion of the key sources of funds to earning assets, indicating the relative importance of each source to the bank.

44. *Demand Deposits (IPC) as a Percentage of Earning Assets.* This ratio shows the average total demand deposits (IPC) as a percentage of average earning assets. It is obtained by dividing the average total demand deposits (IPC) of the bank by average earning assets.
45. *Public Funds – Demand as a Percentage of Earning Assets.* Public fund deposits are considered to be relatively volatile. The ratio is obtained by dividing average public funds-demand by average earning assets.
46. *Total Demand Deposits as a Percentage of Assets.* This ratio shows average total demand deposits as a percentage of average earning assets. It is obtained by dividing the average total domestic demand deposits of the bank by average earning assets.
47. *Savings Deposits (IPC) as a Percentage of Earning Assets.* This ratio relates average total domestic savings deposits, exclusive of time certificates, to average earning assets of the bank. These deposits represent the bank's lower cost time deposits. The ratio is obtained by dividing average total savings deposits by average earning assets.
48. *Time Deposits (IPC) as a Percentage of Earning Assets.* This ratio is calculated by dividing time deposits (IPC) by average earning assets.

49. *Public Funds – Time as a Percentage of Earning Assets.* These funds usually represent high-cost money that is subject to wide fluctuations in balances. The ratio is obtained by dividing time public funds by average earning assets.

50. *Total Time and Savings Deposits as a Percentage of Earning Assets.* This ratio is calculated by dividing total time and savings deposits by average earning assets.

51. *Memo: Money Market Certificates as a Percentage of Earning Assets.* Money market time deposits include certificates in denominations of $10,000 or more but less than $100,000, with original maturities of 26 weeks. In the aggregate, these deposits represent a variable rate source of funds that must be monitored closely for accurate profit planning. The ratio is calculated by averaging money market time deposits as reported on Schedule F in the Consolidated Report of Condition and dividing by average earning assets.

52. *Memo: Time Deposits over $100,000 as a Percentage of Earning Assets.* Time deposits over $100,000 in amount are not subject to Regulation Q rate ceilings. They represent an important variable rate source of funds to banks. The ratio is obtained by dividing the reported domestic time deposits over $100,000 by the average earning assets of the bank.

53. *Foreign Deposits as a Percentage of Earning Assets.* These deposits are held primarily in the bank's overseas branches. This ratio is obtained by dividing deposits in foreign branches and Edge Act subsidiaries by average earning assets.

54. *Total Deposits as a Percentage of Earning Assets.* This ratio shows the percentage of assets funded by deposits both domestic and foreign. It is obtained by dividing average deposits by average earning assets.

55. *Borrowings as a Percentage of Assets.* The following interest-bearing nondeposit liabilities are included in borrowings: Federal funds purchased and securities sold under agreements to repurchase in the domestic offices of the bank and its Edge and Agreement subsidiaries, interest-bearing demand notes issued to the U.S. Treasury, other liabilities for borrowed money, mortgage indebtedness, and liability for capitalized leases. The bank's liability on acceptances executed and outstanding is excluded as are liabilities itemized on Schedule H. Borrowings so defined are divided by average earnings assets to calculate this ratio.

56. *Net Large Liabilities.* Large denomination liabilities are typically a bank's highest cost and least dependable source of funds. This ratio measures the sum of large denomination liabilities less short-term investments and divides the net, if positive, by average total assets. If short-term investments exceed large denomination liabilities, no large liability dependence is reported.

Large denomination liabilities are defined as domestic time deposits over $100,000, Federal funds purchased, and securities sold under agreement to repurchase in domestic offices of the bank and its Edge and Agreement subsidiaries, all deposits in foreign offices, interest-bearing demand notes payable to the U.S. Treasury, and other liabilities for borrowed money. The sum of all of these make up large denomination liabilities for purposes of this ratio.

Next, short-term investments are subtracted. Short-term investments are defined as Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge Act subsidiaries, interest-bearing time deposits with other banks, trading account securities, investments maturing within one year, and loans to brokers and dealers for the purpose of purchasing securities.

The sum of these short-term investments is then subtracted from large denomination liabilities (demand deposits and other liabilities) as previously defined to arrive at a net total. If the net total is a positive number, it is divided by average total assets to yield the reported large liability dependence ratio. The *Index* reports zero large liability dependence if the numerator is negative, or, in other words, if short-term investments exceed large liabilities.

57. *Non Rate Asset/Liability Gap.* This ratio is calculated by subtracting nonpaying liabilities (demand deposits and other liabilities) and capital from nonearning assets and dividing the result by earning assets.

Growth Statistics

58. *Income Before Security Transactions – One Year.* This ratio reveals the simple percentage

increase or decrease in net operating income before securities transactions achieved in calendar year 1981. The ratio is calculated by subtracting 1980 net operating income from 1981 net operating income before security transactions and dividing this difference by the 1980 figure.

59. *Net Income – One Year.* This ratio discloses a simple percentage increase or decrease in net income achieved in calendar year 1981 over 1980. The ratio is obtained by subtracting 1980 net income from 1981 net income after security transactions and dividing the difference by the 1980 net income figure.

60. *Average Assets – One Year.* This ratio shows the simple percentage increase or decrease in average total assets for calendar year 1981. The ratio is obtained by subtracting 1980 average total assets from 1981 average total assets and dividing by the 1980 figure.

61. *Income Before Security Transactions – Five Years.* This ratio represents a simple percentage increase or decrease in income before security transactions achieved in 1981 as compared to 1976. The ratio is obtained by subtracting 1976 net operating income before security transactions from 1981 net operating income before security transactions and dividing the difference by 1976 net operating income.

62. *Net Income – Five Years.* This ratio discloses the simple percentage increase or decrease in net income after securities transactions from 1976 to 1981. It is the same as ratio 60, except that securities transactions have been included. The ratio is arrived at by subtracting 1976 net income from 1981 net income and dividing the difference by the 1976 figure.

63. *Average Assets – Five Years.* This ratio shows a simple percentage increase or decrease in average assets from 1976 to 1981. Growth is an important factor in assessing a bank's future. Growth prospects have a significant effect on the price earnings ratio at which a bank's stock trades. This simple growth ratio provides a readily comparable statistic by which banks can compare their growth performance to that of other banks. The ratio is obtained by subtracting 1976 average total assets from 1981 average total assets and dividing by the 1976 figure.

Bank Administration Institute

Profit Distribution Profile 1981 Resource Class 1 Based On 2110 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.57	11.28	12.04	12.80	13.49
2) INTEREST EXPENSE	7.98	7.36	6.65	5.69	4.31
3) NET INTEREST MARGIN	4.06	4.69	5.50	6.55	7.75
4) TRUST INCOME	0.01	0.01	0.02	0.09	1.33
5) SERVICE CHARGES ON DEPOSITS*	0.08	0.14	0.28	0.52	0.82
6) OTHER NON-INTEREST INCOME	0.05	0.10	0.20	0.39	0.67
7) SALARIES AND BENEFITS	3.24	2.56	1.97	1.57	1.28
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.06	0.70	0.45	0.28	0.17
9) LOAN LOSS PROVISION	0.95	0.54	0.26	0.11	0.04
10) OTHER NON-INTEREST EXPENSE	2.22	1.60	1.14	0.82	0.60
11) LESS F.T.E. ADJUSTMENT	0.03	0.09	0.22	0.43	0.70
12) TAX PROVISION	1.15	0.79	0.45	0.23	0.09
13) RETURN ON ASSETS--OPERATING INCOME	0.30	0.92	1.41	1.96	2.61
14) RETURN ON ASSETS--NET INCOME	0.30	0.89	1.36	1.89	2.55
15) RETURN ON EQUITY--NET INCOME	2.59	8.72	13.20	17.24	22.13
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.71	12.46	13.51	14.86	16.23
17) BREAK EVEN YIELD	14.80	12.65	11.12	9.87	8.74
18) YIELD ON INVESTMENT SECURITIES (FTE)	8.92	9.74	10.64	11.91	13.28
19) YIELD ON LOANS	11.90	13.03	14.37	15.51	16.62
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.79	0.89	0.35	0.10	-0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.01	1.09	0.55	0.24	0.10
22) RATE ON TIME AND SAVINGS	7.87	8.81	9.64	10.55	11.36
23) RATE ON TOTAL INTEREST FUNDS	7.87	8.82	9.65	10.56	11.34
24) INTEREST EXPENSE % EARNING ASSETS	9.17	8.34	7.39	6.42	4.98
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	8.42	15.25	23.86	32.76	40.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	4.54	9.52	18.87	39.68	72.72
27) CAPITAL FORMATION RATIO	-0.81	5.43	10.22	14.13	18.08
28) EQUITY CAPITAL AS % OF ASSETS	7.53	8.52	10.10	13.28	18.73
Productivity					
29) EARNING ASSETS AS % OF ASSETS	77.10	84.06	89.39	92.51	94.40
30) CASH & DUE (NON-INT.) AS % OF ASSETS	16.03	10.58	7.13	5.32	4.14
31) NON-INT. INCOME % NON-INT. EXPENSE	5.95	9.47	14.78	21.22	28.75
32) PERSONNEL EXPENSE PER EMPLOYEE	24558	20285	17087	14378	12148
33) EMPLOYEES PER MILLION ASSETS	1.95	1.50	1.12	0.86	0.71
34) NON-INTEREST INCOME AS % OF SALARIES	10.00	17.19	27.82	41.78	57.84
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	13.58	21.49	31.52	42.93	53.35
36) FED. FUNDS SOLD	2.55	4.93	8.80	15.24	23.78
37) TOTAL LOANS	35.48	46.17	56.78	66.80	74.81
38) RESERVE FOR LOAN LOSS	0.18	0.31	0.48	0.66	0.84
39) REAL ESTATE LOANS--RESIDENTIAL	1.18	2.81	6.86	13.66	21.73
40) REAL ESTATE LOANS--OTHER	1.05	2.23	4.74	8.59	13.54
41) COMMERCIAL AND INDUSTRIAL LOANS	2.07	4.22	8.18	14.37	24.24
42) PERSONAL LOANS	3.26	5.47	9.21	14.82	21.73
43) AGRIC./ LEASE FIN./ OTHER LOANS	4.54	9.04	16.76	27.79	39.50
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	12.82	15.76	20.98	28.69	39.05
45) PUBLIC FUNDS DEMAND DEPOSITS	0.27	0.70	1.47	2.89	5.02
46) TOTAL DEMAND DEPOSITS*	14.12	17.73	23.16	31.64	42.95
47) SAVINGS DEPOSITS IPC*	8.57	12.20	16.23	21.69	28.01
48) TIME DEPOSITS IPC*	29.83	40.92	50.33	57.11	63.22
49) PUBLIC TIME & SAVINGS DEPOSITS	1.54	3.19	6.69	11.74	17.78
50) TOTAL TIME & SAVINGS DEPOSITS	57.45	68.60	75.53	81.12	85.47
51) MEMO: MONEY MARKET CD'S	14.81	21.85	29.07	35.45	41.32
52) MEMO: TIME DEPOSITS OVER 100M	1.69	3.65	7.86	14.51	24.41
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	90.90	94.86	98.37	102.94	110.25
55) BORROWINGS	0.16	0.36	1.05	3.00	6.01
56) NET LARGE LIABILITIES	0.00	0.00	0.00	5.07	14.36
57) NON-RATE ASSET/LIABILITY GAP	13.60	18.09	23.67	30.49	42.06
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-48.48	-12.32	18.29	62.79	154.73
59) NET INCOME--1 YR.	-50.00	-12.00	16.66	63.07	160.00
60) AVERAGE ASSETS--1 YR.	2.88	9.61	16.88	25.77	44.42
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-18.18	49.29	123.07	242.55	N/A
62) NET INCOME--5 YRS.	-26.19	40.00	110.65	226.47	N/A
63) AVERAGE ASSETS--5 YRS.	14.05	29.73	45.08	65.42	95.47

* DOMESTIC ONLY

Bank Administration Institute

Profit Distribution Profile 1981 Resource Class 2 Based On 4551 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.69	11.34	12.05	12.79	13.51
2) INTEREST EXPENSE	8.24	7.65	7.03	6.31	5.44
3) NET INTEREST MARGIN	3.72	4.32	5.03	5.90	6.82
4) TRUST INCOME	0.01	0.01	0.03	0.06	0.14
5) SERVICE CHARGES ON DEPOSITS*	0.08	0.15	0.30	0.55	0.87
6) OTHER NON-INTEREST INCOME	0.05	0.10	0.19	0.33	0.56
7) SALARIES AND BENEFITS	2.53	2.04	1.65	1.33	1.11
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.90	0.62	0.41	0.27	0.18
9) LOAN LOSS PROVISION	0.78	0.44	0.23	0.10	0.04
10) OTHER NON-INTEREST EXPENSE	1.89	1.41	1.00	0.73	0.56
11) LESS F.T.E. ADJUSTMENT	0.13	0.28	0.47	0.69	0.94
12) TAX PROVISION	1.05	0.70	0.39	0.16	0.04
13) RETURN ON ASSETS--OPERATING INCOME	0.45	0.88	1.27	1.71	2.15
14) RETURN ON ASSETS--NET INCOME	0.43	0.85	1.23	1.63	2.07
15) RETURN ON EQUITY--NET INCOME	4.94	9.61	13.47	17.38	21.49
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.79	12.55	13.55	14.68	15.96
17) BREAK EVEN YIELD	13.94	12.28	11.06	9.99	9.17
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.34	10.07	10.89	11.89	12.93
19) YIELD ON LOANS	12.01	13.07	14.26	15.38	16.42
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.28	0.66	0.29	0.08	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.44	0.84	0.45	0.20	0.08
22) RATE ON TIME AND SAVINGS	8.59	9.23	9.97	10.75	11.53
23) RATE ON TOTAL INTEREST FUNDS	8.64	9.28	10.01	10.79	11.59
24) INTEREST EXPENSE % EARNING ASSETS	9.42	8.65	7.86	7.07	6.25
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	5.08	13.28	23.74	33.33	40.46
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.81	11.98	22.47	39.60	62.93
27) CAPITAL FORMATION RATIO	1.76	6.29	10.14	13.95	17.69
28) EQUITY CAPITAL AS % OF ASSETS	6.96	7.78	8.90	10.39	12.55
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.43	85.73	89.64	92.37	94.19
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.19	9.67	6.74	5.07	4.07
31) NON-INT. INCOME % NON-INT. EXPENSE	8.12	12.15	17.81	24.15	31.27
32) PERSONNEL EXPENSE PER EMPLOYEE	23563	20153	17166	14838	13170
33) EMPLOYEES PER MILLION ASSETS	1.57	1.23	0.93	0.71	0.58
34) NON-INTEREST INCOME AS % OF SALARIES	14.70	22.15	33.81	47.92	63.55
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	16.87	23.95	32.11	41.59	50.49
36) FED. FUNDS SOLD	1.91	3.62	6.48	10.81	16.42
37) TOTAL LOANS	40.58	49.99	59.47	67.83	74.28
38) RESERVE FOR LOAN LOSS	0.23	0.36	0.52	0.67	0.82
39) REAL ESTATE LOANS--RESIDENTIAL	1.86	4.31	9.32	17.12	25.73
40) REAL ESTATE LOANS--OTHER	1.70	3.42	6.21	9.99	15.00
41) COMMERCIAL AND INDUSTRIAL LOANS	3.03	5.60	9.75	16.14	25.06
42) PERSONAL LOANS	3.66	5.83	9.66	15.23	21.75
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.92	7.27	13.20	22.95	34.83
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.72	14.59	19.33	26.18	35.25
45) PUBLIC FUNDS DEMAND DEPOSITS	0.31	0.70	1.43	2.63	4.51
46) TOTAL DEMAND DEPOSITS*	13.13	15.40	21.55	28.93	38.12
47) SAVINGS DEPOSITS IPC*	10.13	13.63	17.74	22.80	28.63
48) TIME DEPOSITS IPC*	34.83	43.72	52.09	58.46	63.41
49) PUBLIC TIME & SAVINGS DEPOSITS	1.46	3.03	5.61	9.56	15.12
50) TOTAL TIME & SAVINGS DEPOSITS	64.08	71.61	77.81	82.44	86.17
51) MEMO: MONEY MARKET CD'S	17.00	23.16	29.31	34.88	39.90
52) MEMO: TIME DEPOSITS OVER 100M	1.73	3.75	7.56	14.67	23.97
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	93.30	96.05	99.11	103.33	109.25
55) BORROWINGS	0.14	0.36	1.03	2.93	6.50
56) NET LARGE LIABILITIES	0.00	0.00	0.69	7.89	17.54
57) NON-RATE ASSET/LIABILITY GAP	12.62	16.51	20.97	26.88	33.72
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-41.05	-10.75	14.18	44.57	109.67
59) NET INCOME--1 YR.	-45.29	-12.60	12.69	43.10	111.00
60) AVERAGE ASSETS--1 YR.	5.03	11.08	17.34	25.00	39.17
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-17.82	37.50	98.22	196.34	N/A
62) NET INCOME--5 YRS.	-25.36	28.87	86.95	178.16	N/A
63) AVERAGE ASSETS--5 YRS.	24.34	37.47	51.50	72.10	108.89

* DOMESTIC ONLY

Bank Administration Institute

Profit Distribution Profile 1981 Resource Class 3 Based On 3660 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.84	11.42	12.06	12.74	13.44
2) INTEREST EXPENSE	8.32	7.84	7.28	6.59	5.73
3) NET INTEREST MARGIN	3.56	4.10	4.83	5.67	6.58
4) TRUST INCOME	0.01	0.01	0.03	0.09	0.19
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.17	0.29	0.50	0.77
6) OTHER NON-INTEREST INCOME	0.07	0.11	0.19	0.30	0.48
7) SALARIES AND BENEFITS	2.30	1.86	1.51	1.24	1.05
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.81	0.58	0.41	0.28	0.20
9) LOAN LOSS PROVISION	0.63	0.36	0.20	0.09	0.04
10) OTHER NON-INTEREST EXPENSE	1.65	1.27	0.94	0.72	0.57
11) LESS F.T.E. ADJUSTMENT	0.26	0.42	0.60	0.83	1.06
12) TAX PROVISION	0.99	0.63	0.31	0.10	-0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.53	0.85	1.21	1.60	2.00
14) RETURN ON ASSETS--NET INCOME	0.46	0.81	1.17	1.54	1.93
15) RETURN ON EQUITY--NET INCOME	5.97	10.05	13.64	17.37	21.31
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.10	12.79	13.61	14.66	15.75
17) BREAK EVEN YIELD	13.18	12.05	11.13	10.34	9.60
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.90	10.57	11.26	12.00	12.97
19) YIELD ON LOANS	12.10	13.04	14.15	15.27	16.34
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.05	0.55	0.26	0.10	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.15	0.68	0.38	0.19	0.08
22) RATE ON TIME AND SAVINGS	8.99	9.63	10.28	10.93	11.58
23) RATE ON TOTAL INTEREST FUNDS	9.10	9.73	10.36	11.00	11.68
24) INTEREST EXPENSE % EARNING ASSETS	9.49	8.84	8.20	7.47	6.64
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-0.85	9.40	20.66	31.48	38.76
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.94	15.04	26.24	42.13	68.02
27) CAPITAL FORMATION RATIO	1.42	6.03	9.68	13.32	17.04
28) EQUITY CAPITAL AS % OF ASSETS	6.61	7.36	8.28	9.50	11.08
Productivity					
29) EARNING ASSETS AS % OF ASSETS	81.60	85.76	89.09	91.26	92.70
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.24	9.50	6.88	5.26	4.21
31) NON-INT. INCOME % NON-INT. EXPENSE	10.22	13.92	18.81	24.83	31.27
32) PERSONNEL EXPENSE PER EMPLOYEE	21666	18913	16594	14842	13505
33) EMPLOYEES PER MILLION ASSETS	1.44	1.15	0.90	0.71	0.57
34) NON-INTEREST INCOME AS % OF SALARIES	19.00	26.28	35.96	48.69	62.82
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	19.08	25.18	32.41	40.23	48.18
36) FED. FUNDS SOLD	1.52	2.92	5.34	9.11	13.80
37) TOTAL LOANS	43.86	52.13	60.68	67.72	73.74
38) RESERVE FOR LOAN LOSS	0.28	0.41	0.55	0.69	0.84
39) REAL ESTATE LOANS--RESIDENTIAL	2.65	6.00	11.39	19.24	26.66
40) REAL ESTATE LOANS--OTHER	2.78	4.91	7.96	11.97	16.48
41) COMMERCIAL AND INDUSTRIAL LOANS	4.36	7.13	11.53	17.71	25.87
42) PERSONAL LOANS	4.39	6.78	10.29	15.15	21.08
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.96	5.85	10.07	16.86	25.81
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.97	14.96	19.59	26.39	34.57
45) PUBLIC FUNDS DEMAND DEPOSITS	0.30	0.71	1.47	2.57	3.90
46) TOTAL DEMAND DEPOSITS*	13.49	16.60	21.75	28.93	37.23
47) SAVINGS DEPOSITS IPC*	10.98	14.38	18.95	24.21	30.67
48) TIME DEPOSITS IPC*	35.65	43.00	51.39	57.96	62.46
49) PUBLIC TIME & SAVINGS DEPOSITS	1.37	2.88	5.33	8.75	13.79
50) TOTAL TIME & SAVINGS DEPOSITS	65.21	71.80	77.80	82.19	86.09
51) MEMO: MONEY MARKET CD'S	16.65	22.53	27.99	33.09	37.98
52) MEMO: TIME DEPOSITS OVER 100M	2.51	4.80	8.84	15.47	24.43
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	93.79	96.48	99.47	103.22	108.51
55) BORROWINGS	0.16	0.41	1.21	3.30	6.79
56) NET LARGE LIABILITIES	0.00	0.00	3.28	10.41	19.86
57) NON-RATE ASSET/LIABILITY GAP	12.53	16.31	20.73	26.07	32.30
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-36.36	-10.65	9.17	31.83	64.61
59) NET INCOME--1 YR.	-43.19	-13.16	7.70	30.16	64.75
60) AVERAGE ASSETS--1 YR.	5.67	10.72	16.15	22.86	32.41
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-17.54	29.93	83.57	164.07	N/A
62) NET INCOME--5 YRS.	-28.07	20.11	73.11	149.74	322.06
63) AVERAGE ASSETS--5 YRS.	26.25	37.55	51.19	69.12	102.04

* DOMESTIC ONLY

Profit Distribution Profile 1981 Resource Class 4 Based On 2184 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.91	11.37	12.00	12.67	13.30
2) INTEREST EXPENSE	8.34	7.86	7.32	6.68	5.91
3) NET INTEREST MARGIN	3.49	4.01	4.71	5.55	6.41
4) TRUST INCOME	0.01	0.03	0.06	0.14	0.25
5) SERVICE CHARGES ON DEPOSITS*	0.10	0.18	0.30	0.48	0.69
6) OTHER NON-INTEREST INCOME	0.08	0.12	0.18	0.29	0.45
7) SALARIES AND BENEFITS	2.21	1.83	1.52	1.27	1.07
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.78	0.59	0.43	0.32	0.23
9) LOAN LOSS PROVISION	0.56	0.34	0.20	0.11	0.05
10) OTHER NON-INTEREST EXPENSE	1.54	1.22	0.95	0.75	0.61
11) LESS F.T.E. ADJUSTMENT	0.32	0.48	0.65	0.85	1.06
12) TAX PROVISION	0.90	0.53	0.23	0.04	-0.13
13) RETURN ON ASSETS--OPERATING INCOME	0.53	0.81	1.12	1.49	1.87
14) RETURN ON ASSETS--NET INCOME	0.49	0.77	1.08	1.44	1.80
15) RETURN ON EQUITY--NET INCOME	6.13	10.01	13.45	17.12	21.28
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.14	12.81	13.68	14.62	15.70
17) BREAK EVEN YIELD	13.10	12.11	11.26	10.52	9.86
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.09	10.63	11.20	11.87	12.57
19) YIELD ON LOANS	12.17	13.06	14.10	15.21	16.36
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.90	0.52	0.27	0.11	0.04
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.01	0.63	0.38	0.20	0.10
22) RATE ON TIME AND SAVINGS	9.14	9.72	10.34	11.00	11.68
23) RATE ON TOTAL INTEREST FUNDS	9.31	9.90	10.48	11.15	11.81
24) INTEREST EXPENSE % EARNING ASSETS	9.55	8.95	8.30	7.63	6.84
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-14.74	4.26	16.86	28.95	37.85
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.30	18.55	29.62	44.23	66.45
27) CAPITAL FORMATION RATIO	1.79	5.85	9.06	12.85	17.30
28) EQUITY CAPITAL AS % OF ASSETS	6.30	7.10	7.91	8.96	10.25
Productivity					
29) EARNING ASSETS AS % OF ASSETS	81.33	85.69	88.45	90.72	92.22
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.10	9.89	7.37	5.62	4.51
31) NON-INT. INCOME % NON-INT. EXPENSE	11.44	14.86	19.48	25.08	31.16
32) PERSONNEL EXPENSE PER EMPLOYEE	20266	18157	16438	14923	13688
33) EMPLOYEES PER MILLION ASSETS	1.39	1.14	0.92	0.75	0.61
34) NON-INTEREST INCOME AS % OF SALARIES	21.56	28.82	37.76	49.16	61.38
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	20.36	25.82	32.05	38.74	45.91
36) FED. FUNDS SOLD	1.34	2.63	4.57	7.53	11.54
37) TOTAL LOANS	47.18	54.63	61.96	68.25	73.55
38) RESERVE FOR LOAN LOSS	0.33	0.44	0.58	0.71	0.85
39) REAL ESTATE LOANS--RESIDENTIAL	3.05	6.72	11.92	19.14	25.54
40) REAL ESTATE LOANS--OTHER	3.63	5.91	9.01	13.04	17.08
41) COMMERCIAL AND INDUSTRIAL LOANS	5.91	9.22	14.11	20.69	28.38
42) PERSONAL LOANS	5.23	7.64	11.14	15.50	20.96
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.98	4.77	8.14	13.06	20.22
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	12.63	16.01	20.73	27.50	34.70
45) PUBLIC FUNDS DEMAND DEPOSITS	0.26	0.65	1.35	2.33	3.62
46) TOTAL DEMAND DEPOSITS*	14.13	17.64	22.69	29.80	36.73
47) SAVINGS DEPOSITS IPC*	11.05	14.64	19.42	25.11	31.21
48) TIME DEPOSITS IPC*	35.44	42.17	49.24	55.68	61.08
49) PUBLIC TIME & SAVINGS DEPOSITS	1.16	2.77	5.29	8.91	13.55
50) TOTAL TIME & SAVINGS DEPOSITS	64.11	70.65	76.39	81.32	85.32
51) MEMO: MONEY MARKET CD'S	15.43	21.11	26.09	30.82	34.79
52) MEMO: TIME DEPOSITS OVER 100M	3.29	6.28	10.98	18.06	26.68
53) FOREIGN DEPOSITS			4.30		
54) TOTAL DEPOSITS (FGN.& DOM.)	93.10	96.42	99.51	103.09	108.37
55) BORROWINGS	0.22	0.61	1.95	4.67	8.79
56) NET LARGE LIABILITIES	0.00	1.03	7.34	14.94	24.11
57) NON-RATE ASSET/LIABILITY GAP	12.50	16.20	20.79	25.75	31.97
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-30.33	-9.31	7.62	26.01	51.66
59) NET INCOME--1 YR.	-38.38	-12.57	6.71	25.55	51.40
60) AVERAGE ASSETS--1 YR.	4.73	9.71	15.43	21.96	31.44
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-19.86	21.01	68.93	143.61	281.77
62) NET INCOME--5 YRS.	-31.39	10.77	60.51	134.99	264.63
63) AVERAGE ASSETS--5 YRS.	22.96	35.39	49.33	68.61	101.42

* DOMESTIC ONLY

Bank Administration Institute

Profit Distribution Profile 1981 Resource Class 5 Based On 1475 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.85	11.34	11.98	12.68	13.43
2) INTEREST EXPENSE	8.57	8.02	7.43	6.80	6.13
3) NET INTEREST MARGIN	3.29	3.84	4.57	5.35	6.26
4) TRUST INCOME	0.03	0.07	0.14	0.24	0.39
5) SERVICE CHARGES ON DEPOSITS*	0.10	0.16	0.27	0.40	0.58
6) OTHER NON-INTEREST INCOME	0.09	0.13	0.21	0.35	0.55
7) SALARIES AND BENEFITS	2.29	1.91	1.57	1.31	1.12
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.81	0.65	0.49	0.37	0.28
9) LOAN LOSS PROVISION	0.54	0.32	0.19	0.11	0.05
10) OTHER NON-INTEREST EXPENSE	1.64	1.26	0.97	0.76	0.63
11) LESS F.T.E. ADJUSTMENT	0.34	0.49	0.65	0.84	1.06
12) TAX PROVISION	0.76	0.42	0.13	-0.05	-0.22
13) RETURN ON ASSETS--OPERATING INCOME	0.42	0.71	1.00	1.33	1.73
14) RETURN ON ASSETS--NET INCOME	0.39	0.67	0.97	1.30	1.67
15) RETURN ON EQUITY--NET INCOME	5.44	9.58	13.04	16.94	21.55
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.13	12.77	13.63	14.58	15.53
17) BREAK EVEN YIELD	13.29	12.30	11.46	10.70	10.09
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.03	10.55	11.20	11.90	12.67
19) YIELD ON LOANS	12.26	13.23	14.28	15.57	16.83
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.81	0.48	0.27	0.14	0.06
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.97	0.60	0.38	0.20	0.10
22) RATE ON TIME AND SAVINGS	9.20	9.75	10.47	11.28	12.23
23) RATE ON TOTAL INTEREST FUNDS	9.57	10.10	10.81	11.69	12.58
24) INTEREST EXPENSE % EARNING ASSETS	9.81	9.10	8.42	7.74	7.08
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-30.30	-1.07	13.51	27.55	37.66
26) CASH DIVIDEND AS % OF OPERATING INCOME	14.33	24.20	36.63	51.87	73.48
27) CAPITAL FORMATION RATIO	0.53	4.47	8.06	11.48	16.26
28) EQUITY CAPITAL AS % OF ASSETS	5.71	6.50	7.28	8.23	9.58
Productivity					
29) EARNING ASSETS AS % OF ASSETS	82.90	86.07	88.73	90.64	92.29
30) CASH & DUE (NON-INT.) AS % OF ASSETS	12.53	9.74	7.46	5.74	4.43
31) NON-INT. INCOME % NON-INT. EXPENSE	13.01	16.53	21.43	26.79	32.30
32) PERSONNEL EXPENSE PER EMPLOYEE	20375	18297	16666	15149	13838
33) EMPLOYEES PER MILLION ASSETS	1.39	1.16	0.95	0.77	0.65
34) NON-INTEREST INCOME AS % OF SALARIES	24.81	31.92	41.94	52.34	63.03
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	20.85	26.20	32.17	38.75	45.80
36) FED. FUNDS SOLD	1.06	2.12	4.30	7.69	12.73
37) TOTAL LOANS	47.05	54.32	61.72	67.93	73.51
38) RESERVE FOR LOAN LOSS	0.37	0.49	0.61	0.75	0.90
39) REAL ESTATE LOANS--RESIDENTIAL	3.03	6.17	11.59	17.95	24.06
40) REAL ESTATE LOANS--OTHER	4.34	6.75	9.86	13.55	17.41
41) COMMERCIAL AND INDUSTRIAL LOANS	7.55	11.14	16.77	23.26	31.72
42) PERSONAL LOANS	6.47	9.74	14.28	19.23	24.38
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.41	1.02	2.87	6.81	12.42
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	14.33	17.51	22.72	29.36	36.04
45) PUBLIC FUNDS DEMAND DEPOSITS	0.26	0.61	1.29	2.23	3.42
46) TOTAL DEMAND DEPOSITS*	15.74	19.28	24.51	31.35	38.32
47) SAVINGS DEPOSITS IPC*	9.34	13.66	18.99	24.43	29.83
48) TIME DEPOSITS IPC*	32.14	38.29	45.02	50.65	55.67
49) PUBLIC TIME & SAVINGS DEPOSITS	1.09	2.42	5.31	9.13	14.45
50) TOTAL TIME & SAVINGS DEPOSITS	57.48	64.85	71.71	77.18	81.65
51) MEMO: MONEY MARKET CD'S	10.87	16.02	21.61	26.43	30.35
52) MEMO: TIME DEPOSITS OVER 100M	4.07	7.95	13.96	22.98	33.63
53) FOREIGN DEPOSITS	-0.65	0.94	12.45	24.49	41.58
54) TOTAL DEPOSITS (FGN.& DOM.)	88.68	93.63	97.42	100.68	103.99
55) BORROWINGS	0.59	1.85	4.62	9.20	14.80
56) NET LARGE LIABILITIES	0.00	0.00	6.23	17.07	27.96
57) NON-RATE ASSET/LIABILITY GAP	15.09	17.90	21.69	27.14	32.50
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-36.25	-10.00	7.90	25.41	47.39
59) NET INCOME--1 YR.	-42.35	-14.08	6.83	25.34	51.29
60) AVERAGE ASSETS--1 YR.	3.07	8.05	14.20	21.06	35.20
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-27.68	18.47	61.95	137.51	279.03
62) NET INCOME--5 YRS.	-37.58	11.40	53.44	130.37	280.15
63) AVERAGE ASSETS--5 YRS.	19.17	31.64	46.50	67.45	103.76

* DOMESTIC ONLY

Profit Distribution Profile 1981 Resource Class 6 Based On 392 Banks

Operating Performance—% of Assets

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1) INTEREST INCOME (FTE)	10.92	11.41	11.98	12.63	13.55
2) INTEREST EXPENSE	9.83	8.87	7.88	6.99	6.15
3) NET INTEREST MARGIN	2.54	3.36	4.14	4.86	5.65
4) TRUST INCOME	0.06	0.12	0.20	0.31	0.51
5) SERVICE CHARGES ON DEPOSITS*	0.06	0.12	0.21	0.31	0.47
6) OTHER NON-INTEREST INCOME	0.17	0.27	0.42	0.65	1.05
7) SALARIES AND BENEFITS	2.43	2.00	1.64	1.34	1.06
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.84	0.68	0.53	0.40	0.29
9) LOAN LOSS PROVISION	0.47	0.34	0.24	0.16	0.10
10) OTHER NON-INTEREST EXPENSE	1.61	1.27	0.98	0.75	0.61
11) LESS F.T.E. ADJUSTMENT	0.21	0.37	0.52	0.68	0.84
12) TAX PROVISION	0.47	0.28	0.13	-0.03	-0.17
13) RETURN ON ASSETS--OPERATING INCOME	0.38	0.62	0.87	1.07	1.32
14) RETURN ON ASSETS--NET INCOME	0.30	0.56	0.82	1.03	1.28
15) RETURN ON EQUITY--NET INCOME	5.53	10.33	13.48	16.12	18.58

Yields and Rates

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.66	13.50	14.35	15.23	15.91
17) BREAK EVEN YIELD	14.58	13.43	12.55	11.64	10.71
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.07	10.72	11.53	12.28	13.16
19) YIELD ON LOANS	12.98	14.13	15.26	16.33	17.39
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.77	0.51	0.33	0.20	0.11
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.92	0.62	0.46	0.30	0.20
22) RATE ON TIME AND SAVINGS	9.35	9.98	10.90	12.31	13.65
23) RATE ON TOTAL INTEREST FUNDS	9.99	10.88	11.97	13.29	14.39
24) INTEREST EXPENSE % EARNING ASSETS	11.92	10.64	9.37	8.25	7.32

Capital Position

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25) EFFECTIVE TAX RATE--OPERATING INCOME	-21.92	-0.16	15.22	25.49	35.23
26) CASH DIVIDEND AS % OF OPERATING INCOME	21.78	30.50	40.48	53.96	73.96
27) CAPITAL FORMATION RATIO	0.99	4.45	7.58	10.09	12.73
28) EQUITY CAPITAL AS % OF ASSETS	4.47	5.27	6.00	6.94	8.24

Productivity

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
29) EARNING ASSETS AS % OF ASSETS	77.73	81.05	84.48	87.83	91.10
30) CASH & DUE (NON-INT.) AS % OF ASSETS	16.28	12.96	9.98	7.63	5.34
31) NON-INT. INCOME % NON-INT. EXPENSE	16.50	21.91	28.73	35.84	47.48
32) PERSONNEL EXPENSE PER EMPLOYEE	22597	20229	17902	16341	14774
33) EMPLOYEES PER MILLION ASSETS	1.36	1.16	0.94	0.72	0.51
34) NON-INTEREST INCOME AS % OF SALARIES	32.01	41.93	56.27	73.90	96.29

Asset/Liability Management—Use of Funds

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35) INVESTMENT SECURITIES	17.49	22.93	28.94	35.47	43.60
36) FED. FUNDS SOLD	0.90	2.26	4.46	8.65	13.86
37) TOTAL LOANS	48.83	56.96	63.75	70.69	77.49
38) RESERVE FOR LOAN LOSS	0.47	0.57	0.70	0.83	0.99
39) REAL ESTATE LOANS--RESIDENTIAL	1.73	4.79	9.41	14.88	19.45
40) REAL ESTATE LOANS--OTHER	3.25	5.54	8.88	11.70	15.85
41) COMMERCIAL AND INDUSTRIAL LOANS	11.39	14.34	19.23	25.02	32.15
42) PERSONAL LOANS	4.43	9.08	13.66	17.73	24.41
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.48	3.08	6.93	14.52	22.95

Asset/Liability Management—Source of Funds

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
44) DEMAND DEPOSITS* IPC	15.84	20.70	26.58	32.30	40.67
45) PUBLIC FUNDS DEMAND DEPOSITS	0.34	0.64	1.17	2.02	3.21
46) TOTAL DEMAND DEPOSITS*	16.56	21.76	27.95	34.30	42.48
47) SAVINGS DEPOSITS IPC*	3.94	8.41	14.62	20.71	25.95
48) TIME DEPOSITS IPC*	25.14	30.42	36.30	42.40	47.66
49) PUBLIC TIME & SAVINGS DEPOSITS	0.98	1.97	3.87	6.88	10.22
50) TOTAL TIME & SAVINGS DEPOSITS	36.83	47.70	59.89	66.84	72.70
51) MEMO: MONEY MARKET CD'S	3.02	7.77	14.76	19.40	22.60
52) MEMO: TIME DEPOSITS OVER 100M	6.92	10.82	16.65	27.69	37.30
53) FOREIGN DEPOSITS	0.35	1.49	7.40	19.41	37.91
54) TOTAL DEPOSITS (FGN.& DOM.)	83.07	87.97	92.82	97.43	100.89
55) BORROWINGS	4.87	8.85	13.85	19.88	25.98
56) NET LARGE LIABILITIES	0.00	6.15	17.99	35.55	50.09
57) NON-RATE ASSET/LIABILITY GAP	13.41	16.76	21.18	25.87	30.28

Growth Statistics

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-25.69	-2.76	11.86	23.89	50.27
59) NET INCOME--1 YR.	-32.82	-4.62	10.37	22.41	51.54
60) AVERAGE ASSETS--1 YR.	4.38	9.35	16.25	24.53	43.77
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-17.65	34.81	82.60	150.40	273.12
62) NET INCOME--5 YRS.	-25.89	26.83	73.96	136.40	240.07
63) AVERAGE ASSETS--5 YRS.	20.59	31.77	49.70	72.76	112.12

* DOMESTIC ONLY

Bank Administration Institute

Profit Distribution Profile 1981 Based on 14372 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.77	11.36	12.03	12.74	13.45
2) INTEREST EXPENSE	8.31	7.76	7.15	6.42	5.51
3) NET INTEREST MARGIN	3.62	4.20	4.93	5.80	6.74
4) TRUST INCOME	0.01	0.02	0.05	0.11	0.38
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.16	0.29	0.50	0.77
6) OTHER NON-INTEREST INCOME	0.07	0.11	0.20	0.34	0.55
7) SALARIES AND BENEFITS	2.50	2.02	1.63	1.33	1.11
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.87	0.62	0.43	0.30	0.20
9) LOAN LOSS PROVISION	0.70	0.40	0.22	0.10	0.04
10) OTHER NON-INTEREST EXPENSE	1.79	1.35	0.99	0.75	0.58
11) LESS F.T.E. ADJUSTMENT	0.20	0.34	0.51	0.73	0.96
12) TAX PROVISION	0.98	0.63	0.32	0.11	-0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.46	0.84	1.21	1.63	2.07
14) RETURN ON ASSETS--NET INCOME	0.42	0.81	1.17	1.57	2.00
15) RETURN ON EQUITY--NET INCOME	5.11	9.67	13.43	17.24	21.43
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.97	12.69	13.61	14.70	15.86
17) BREAK EVEN YIELD	13.70	12.28	11.20	10.26	9.46
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.63	10.30	11.04	11.93	12.92
19) YIELD ON LOANS	12.09	13.10	14.25	15.39	16.49
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.18	0.62	0.29	0.10	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.32	0.77	0.43	0.21	0.09
22) RATE ON TIME AND SAVINGS	8.75	9.42	10.13	10.90	11.67
23) RATE ON TOTAL INTEREST FUNDS	8.88	9.55	10.25	11.02	11.79
24) INTEREST EXPENSE % EARNING ASSETS	9.53	8.80	8.04	7.26	6.37
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-3.32	9.37	20.65	31.30	39.13
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.16	15.16	25.93	42.61	67.58
27) CAPITAL FORMATION RATIO	1.15	5.79	9.59	13.29	17.24
28) EQUITY CAPITAL AS % OF ASSETS	6.66	7.48	8.52	10.05	12.31
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.56	85.39	89.05	91.56	93.26
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.09	9.89	7.09	5.38	4.25
31) NON-INT. INCOME % NON-INT. EXPENSE	9.57	13.33	18.54	24.62	31.43
32) PERSONNEL EXPENSE PER EMPLOYEE	22371	19365	16867	14857	13296
33) EMPLOYEES PER MILLION ASSETS	1.54	1.23	0.95	0.74	0.61
34) NON-INTEREST INCOME AS % OF SALARIES	17.66	25.03	35.53	48.57	63.04
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	17.91	24.39	32.01	40.55	48.96
36) FED. FUNDS SOLD	1.70	3.29	5.96	10.15	15.64
37) TOTAL LOANS	42.56	51.31	60.11	67.80	74.12
38) RESERVE FOR LOAN LOSS	0.27	0.40	0.55	0.69	0.85
39) REAL ESTATE LOANS--RESIDENTIAL	2.26	5.09	10.12	17.48	25.01
40) REAL ESTATE LOANS--OTHER	2.49	4.40	7.31	11.16	15.75
41) COMMERCIAL AND INDUSTRIAL LOANS	4.36	7.14	11.61	17.94	26.53
42) PERSONAL LOANS	4.34	6.78	10.56	15.67	21.80
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.04	6.03	10.93	18.72	28.37
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	12.46	15.54	20.40	27.30	35.78
45) PUBLIC FUNDS DEMAND DEPOSITS	0.29	0.68	1.41	2.55	4.15
46) TOTAL DEMAND DEPOSITS*	13.88	17.28	22.49	29.85	38.53
47) SAVINGS DEPOSITS IPC*	10.01	13.63	18.12	23.46	29.50
48) TIME DEPOSITS IPC*	33.86	41.97	50.06	56.47	61.56
49) PUBLIC TIME & SAVINGS DEPOSITS	1.35	2.88	5.57	9.46	14.73
50) TOTAL TIME & SAVINGS DEPOSITS	61.98	69.72	76.14	81.05	85.09
51) MEMO: MONEY MARKET CD'S	15.34	21.34	27.26	32.60	37.39
52) MEMO: TIME DEPOSITS OVER 100M	2.54	5.01	9.35	16.57	25.92
53) FOREIGN DEPOSITS	-0.06	0.14	2.13	3.04	5.30
54) TOTAL DEPOSITS (FGN.& DOM.)	92.29	95.57	98.81	102.78	108.31
55) BORROWINGS	0.34	0.80	1.94	4.40	8.23
56) NET LARGE LIABILITIES	0.00	0.32	3.30	10.89	20.62
57) NON-RATE ASSET/LIABILITY GAP	13.00	16.79	21.36	27.03	34.10
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-38.41	-10.44	11.80	38.65	87.98
59) NET INCOME--1 YR.	-43.75	-12.58	10.43	37.68	89.61
60) AVERAGE ASSETS--1 YR.	4.61	10.21	16.33	23.69	36.76
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-19.12	32.77	89.54	179.60	314.22
62) NET INCOME--5 YRS.	-28.36	23.67	79.09	165.41	309.40
63) AVERAGE ASSETS--5 YRS.	22.47	35.28	49.59	69.37	103.60

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 ALABAMA BASED ON 304 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.23	11.88	12.47	13.00	13.47
2) INTEREST EXPENSE	8.56	7.99	7.33	6.80	6.14
3) NET INTEREST MARGIN	3.81	4.49	5.06	5.73	6.50
4) TRUST INCOME	0.02	0.05	0.14	0.21	0.39
5) SERVICE CHARGES ON DEPOSITS*	0.16	0.29	0.42	0.64	0.88
6) OTHER NON-INTEREST INCOME	0.07	0.13	0.22	0.36	0.59
7) SALARIES AND BENEFITS	2.42	2.08	1.71	1.45	1.24
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.78	0.58	0.41	0.29	0.22
9) LOAN LOSS PROVISION	1.25	0.62	0.32	0.17	0.06
10) OTHER NON-INTEREST EXPENSE	1.72	1.36	1.03	0.79	0.59
11) LESS F.T.E. ADJUSTMENT	0.15	0.43	0.70	0.98	1.21
12) TAX PROVISION	0.75	0.44	0.22	0.04	-0.16
13) RETURN ON ASSETS--OPERATING INCOME	0.28	0.81	1.20	1.57	1.91
14) RETURN ON ASSETS--NET INCOME	0.28	0.76	1.19	1.51	1.85
15) RETURN ON EQUITY--NET INCOME	2.83	8.45	12.57	15.87	19.64
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.53	13.36	14.12	15.00	15.84
17) BREAK EVEN YIELD	14.54	12.81	11.65	10.70	9.81
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.84	10.57	11.27	12.01	12.71
19) YIELD ON LOANS	13.36	14.37	15.19	16.06	16.84
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.95	1.09	0.56	0.27	0.09
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.12	1.31	0.68	0.39	0.16
22) RATE ON TIME AND SAVINGS	9.55	10.06	10.76	11.28	11.82
23) RATE ON TOTAL INTEREST FUNDS	9.63	10.18	10.81	11.32	11.90
24) INTEREST EXPENSE % EARNING ASSETS	9.87	9.13	8.30	7.65	6.98
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-5.40	5.55	16.72	26.57	35.99
26) CASH DIVIDEND AS % OF OPERATING INCOME	6.89	14.00	23.42	39.71	50.24
27) CAPITAL FORMATION RATIO	1.51	5.49	9.09	12.22	15.59
28) EQUITY CAPITAL AS % OF ASSETS	7.07	7.88	9.30	10.70	12.49
Productivity					
29) EARNING ASSETS AS % OF ASSETS	82.22	85.76	88.67	91.11	92.36
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.41	8.97	7.06	5.63	4.83
31) NON-INT. INCOME % NON-INT. EXPENSE	13.11	18.12	22.13	28.17	32.70
32) PERSONNEL EXPENSE PER EMPLOYEE	19468	17244	15384	13939	12775
33) EMPLOYEES PER MILLION ASSETS	1.65	1.33	1.10	0.89	0.77
34) NON-INTEREST INCOME AS % OF SALARIES	24.71	32.03	42.71	53.88	67.03
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	22.99	29.02	35.33	44.51	55.00
36) FED. FUNDS SOLD	2.11	3.50	5.81	9.21	13.79
37) TOTAL LOANS	36.11	47.43	57.40	63.04	69.98
38) RESERVE FOR LOAN LOSS	0.32	0.44	0.60	0.79	1.00
39) REAL ESTATE LOANS--RESIDENTIAL	3.33	5.56	9.35	14.40	20.62
40) REAL ESTATE LOANS--OTHER	2.62	4.75	7.85	11.67	16.16
41) COMMERCIAL AND INDUSTRIAL LOANS	2.93	5.62	9.74	15.82	22.24
42) PERSONAL LOANS	6.36	9.31	13.15	18.25	23.58
43) AGRIC./ LEASE FIN./ OTHER LOANS	4.01	6.58	9.85	14.81	19.24
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	14.18	16.68	19.55	24.27	27.84
45) PUBLIC FUNDS DEMAND DEPOSITS	0.70	1.30	2.21	3.52	5.68
46) TOTAL DEMAND DEPOSITS*	16.45	19.09	22.94	27.69	32.10
47) SAVINGS DEPOSITS IPC*	7.89	9.92	13.34	16.84	19.91
48) TIME DEPOSITS IPC*	41.82	46.61	52.02	58.45	63.27
49) PUBLIC TIME & SAVINGS DEPOSITS	4.13	6.23	8.94	14.40	18.31
50) TOTAL TIME & SAVINGS DEPOSITS	66.31	72.44	76.73	81.07	85.22
51) MEMO: MONEY MARKET CD'S	18.45	23.74	28.93	32.44	36.72
52) MEMO: TIME DEPOSITS OVER 100M	6.68	9.41	14.42	20.21	27.45
53) FOREIGN DEPOSITS			6.96		
54) TOTAL DEPOSITS (FGN.& DOM.)	94.50	96.72	99.64	102.69	107.28
55) BORROWINGS	0.12	0.26	0.65	1.73	7.03
56) NET LARGE LIABILITIES	0.00	2.38	7.46	14.34	23.06
57) NON-RATE ASSET/LIABILITY GAP	14.50	18.65	22.30	26.46	30.35
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-52.85	-9.48	9.19	31.35	83.17
59) NET INCOME--1 YR.	-52.85	-13.51	7.93	32.35	88.56
60) AVERAGE ASSETS--1 YR.	5.27	11.37	17.88	25.71	38.87
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-43.58	20.90	67.32	140.00	294.44
62) NET INCOME--5 YRS.	-45.37	14.07	59.67	137.98	294.44
63) AVERAGE ASSETS--5 YRS.	22.54	35.07	50.06	65.45	95.50

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 304 BANKS IN ALABAMA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.21	12.36	12.57	12.54	12.39	13.25
2) INTEREST EXPENSE	6.84	7.33	7.38	7.37	7.11	8.48
3) NET INTEREST MARGIN	5.07	5.02	5.16	5.15	5.10	5.12
4) TRUST INCOME	0.00	0.03	0.02	0.10	0.15	0.39
5) SERVICE CHARGES ON DEPOSITS*	0.63	0.43	0.43	0.35	0.38	0.29
6) OTHER NON-INTEREST INCOME	0.25	0.23	0.17	0.23	0.14	0.97
7) SALARIES AND BENEFITS	2.29	1.79	1.59	1.63	1.62	1.99
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.69	0.40	0.36	0.45	0.44	0.81
9) LOAN LOSS PROVISION	0.51	0.32	0.31	0.35	0.23	0.45
10) OTHER NON-INTEREST EXPENSE	1.55	1.08	0.97	0.96	0.99	1.58
11) LESS F.T.E. ADJUSTMENT	0.12	0.58	0.80	0.80	0.95	0.96
12) TAX PROVISION	0.16	0.22	0.22	0.25	0.10	-0.12
13) RETURN ON ASSETS--OPERATING INCOME	0.82	1.20	1.35	1.19	1.27	0.93
14) RETURN ON ASSETS--NET INCOME	0.82	1.17	1.30	1.22	1.26	0.90
15) RETURN ON EQUITY--NET INCOME	8.04	11.96	13.38	13.73	15.49	13.28
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.49	13.90	14.13	14.26	14.02	15.78
17) BREAK EVEN YIELD	13.34	11.72	11.31	11.62	11.14	13.91
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.54	11.08	11.48	11.42	11.60	11.98
19) YIELD ON LOANS	15.58	15.18	15.06	15.03	15.21	17.38
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.87	0.58	0.56	0.51	0.41	0.91
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.27	0.70	0.66	0.64	0.46	0.84
22) RATE ON TIME AND SAVINGS	10.75	10.51	10.83	10.83	11.08	11.58
23) RATE ON TOTAL INTEREST FUNDS	10.75	10.58	10.84	10.86	11.19	13.12
24) INTEREST EXPENSE % EARNING ASSETS	7.90	8.25	8.31	8.59	8.14	10.11
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	23.45	18.96	13.71	16.97	12.14	-15.78
26) CASH DIVIDEND AS % OF OPERATING INCOME	16.21	21.42	22.58	29.30	38.42	42.32
27) CAPITAL FORMATION RATIO	6.77	8.63	10.19	9.67	10.17	7.88
28) EQUITY CAPITAL AS % OF ASSETS	10.59	9.36	9.63	8.36	8.58	6.71
Productivity						
29) EARNING ASSETS AS % OF ASSETS	86.61	89.49	88.91	88.48	86.98	83.85
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.40	6.69	6.67	6.95	9.12	11.31
31) NON-INT. INCOME % NON-INT. EXPENSE	22.18	22.01	22.00	21.32	24.20	33.59
32) PERSONNEL EXPENSE PER EMPLOYEE	14000	15598	15842	14814	15000	16714
33) EMPLOYEES PER MILLION ASSETS	1.72	1.13	0.98	1.08	1.10	1.19
34) NON-INTEREST INCOME AS % OF SALARIES	43.23	42.66	40.86	37.55	46.29	69.90
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	30.64	36.25	35.84	33.65	32.68	30.31
36) FED. FUNDS SOLD	7.49	5.62	6.25	4.51	6.15	5.31
37) TOTAL LOANS	54.45	56.71	55.57	59.76	61.86	61.00
38) RESERVE FOR LOAN LOSS	0.59	0.54	0.56	0.62	0.83	0.87
39) REAL ESTATE LOANS--RESIDENTIAL	6.14	9.94	10.24	9.66	6.04	7.14
40) REAL ESTATE LOANS--OTHER	7.49	6.87	8.32	7.64	10.28	9.06
41) COMMERCIAL AND INDUSTRIAL LOANS	8.99	8.35	8.60	12.13	16.56	20.97
42) PERSONAL LOANS	15.32	12.73	11.45	14.45	19.03	16.07
43) AGRIC./ LEASE FIN./ OTHER LOANS	11.44	12.31	8.96	9.66	4.16	6.24
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	21.87	19.63	19.66	18.76	26.76	27.50
45) PUBLIC FUNDS DEMAND DEPOSITS	2.29	2.15	2.25	2.23	2.18	1.98
46) TOTAL DEMAND DEPOSITS*	24.71	22.19	22.43	21.60	28.96	29.37
47) SAVINGS DEPOSITS IPC*	14.09	11.79	13.37	15.89	14.50	11.92
48) TIME DEPOSITS IPC*	47.58	51.97	53.91	53.80	44.86	42.43
49) PUBLIC TIME & SAVINGS DEPOSITS	12.01	11.75	7.60	6.12	8.79	6.91
50) TOTAL TIME & SAVINGS DEPOSITS	75.47	77.48	76.29	78.52	68.18	59.41
51) MEMO: MONEY MARKET CD'S	27.27	29.89	29.17	29.67	21.46	14.62
52) MEMO: TIME DEPOSITS OVER 100M	17.76	14.77	11.54	12.81	17.69	21.92
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	6.96
54) TOTAL DEPOSITS (FGN.& DOM.)	101.30	99.56	99.61	100.59	98.42	91.52
55) BORROWINGS	1.09	0.45	0.44	0.66	3.90	14.93
56) NET LARGE LIABILITIES	9.19	7.85	5.85	7.44	7.86	22.90
57) NON-RATE ASSET/LIABILITY GAP	24.29	22.20	22.28	20.54	25.80	22.75
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	11.85	8.31	11.90	8.22	9.19	7.11
59) NET INCOME--1 YR.	2.41	6.96	10.17	11.19	9.41	-0.22
60) AVERAGE ASSETS--1 YR.	20.03	19.71	17.07	18.38	12.28	10.58
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	30.32	71.11	74.94	65.88	76.34	54.37
62) NET INCOME--5 YRS.	28.73	63.51	60.49	56.87	72.67	25.54
63) AVERAGE ASSETS--5 YRS.	41.73	50.82	52.46	50.15	42.49	32.65

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 ALASKA BASED ON 12 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.37	12.30	12.68	13.68	15.82
2) INTEREST EXPENSE	9.28	7.32	6.54	5.50	4.37
3) NET INTEREST MARGIN	4.73	5.32	6.35	7.52	9.31
4) TRUST INCOME	0.03	0.03	0.11	0.25	0.38
5) SERVICE CHARGES ON DEPOSITS*	0.08	0.40	0.51	0.58	0.82
6) OTHER NON-INTEREST INCOME	0.17	0.35	0.58	0.74	5.09
7) SALARIES AND BENEFITS	5.52	3.46	2.69	2.30	2.02
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	2.47	1.36	0.96	0.70	0.48
9) LOAN LOSS PROVISION	1.35	0.60	0.30	0.09	0.01
10) OTHER NON-INTEREST EXPENSE	5.32	1.92	1.62	1.24	0.95
11) LESS F.T.E. ADJUSTMENT	0.09	0.24	0.47	0.84	1.27
12) TAX PROVISION	0.99	0.53	0.17	0.04	-0.13
13) RETURN ON ASSETS--OPERATING INCOME	0.12	0.37	0.78	1.43	1.99
14) RETURN ON ASSETS--NET INCOME	0.12	0.37	0.71	1.44	1.99
15) RETURN ON EQUITY--NET INCOME	2.17	5.15	11.54	17.69	21.89
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.02	14.59	15.50	16.29	20.59
17) BREAK EVEN YIELD	19.98	15.46	13.56	12.32	10.05
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.51	10.63	11.97	12.73	14.45
19) YIELD ON LOANS	13.85	15.38	16.66	19.19	22.60
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.90	1.72	0.93	0.06	0.04
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.28	1.22	0.62	0.15	0.02
22) RATE ON TIME AND SAVINGS	9.12	9.47	10.47	13.50	14.32
23) RATE ON TOTAL INTEREST FUNDS	8.95	10.40	11.38	14.03	14.38
24) INTEREST EXPENSE % EARNING ASSETS	10.05	8.93	7.85	6.64	5.87
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-45.94	6.38	16.42	24.62	40.93
26) CASH DIVIDEND AS % OF OPERATING INCOME		8.04	11.93	15.73	
27) CAPITAL FORMATION RATIO	2.17	5.15	11.54	16.52	21.89
28) EQUITY CAPITAL AS % OF ASSETS	3.55	5.26	7.52	8.44	11.09
Productivity					
29) EARNING ASSETS AS % OF ASSETS	74.36	78.78	82.15	85.57	92.51
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.93	13.44	11.51	8.83	4.08
31) NON-INT. INCOME % NON-INT. EXPENSE	11.95	12.42	24.80	28.12	44.45
32) PERSONNEL EXPENSE PER EMPLOYEE	27671	23441	21587	20666	19771
33) EMPLOYEES PER MILLION ASSETS	2.15	1.59	1.23	1.08	0.73
34) NON-INTEREST INCOME AS % OF SALARIES	19.81	22.91	45.61	56.18	107.23
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	10.63	25.61	34.08	42.18	48.76
36) FED. FUNDS SOLD	2.53	3.50	6.82	12.20	15.24
37) TOTAL LOANS	40.15	51.20	59.35	67.34	79.18
38) RESERVE FOR LOAN LOSS	0.26	0.47	0.52	0.96	1.75
39) REAL ESTATE LOANS--RESIDENTIAL	2.92	6.50	8.84	18.27	21.52
40) REAL ESTATE LOANS--OTHER	5.62	10.34	14.37	18.41	22.94
41) COMMERCIAL AND INDUSTRIAL LOANS	13.12	14.05	21.79	29.69	34.66
42) PERSONAL LOANS	1.53	4.63	7.26	14.21	18.61
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.30	0.52	3.73	6.63	10.03
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	18.93	34.37	39.65	53.72	55.03
45) PUBLIC FUNDS DEMAND DEPOSITS	0.30	1.12	1.96	3.47	10.50
46) TOTAL DEMAND DEPOSITS*	22.29	37.85	42.79	54.17	56.22
47) SAVINGS DEPOSITS IPC*	1.60	8.20	15.89	17.76	33.62
48) TIME DEPOSITS IPC*	16.38	20.34	26.23	32.88	45.66
49) PUBLIC TIME & SAVINGS DEPOSITS	0.54	7.13	9.41	18.46	38.40
50) TOTAL TIME & SAVINGS DEPOSITS	41.58	46.29	55.22	62.60	87.05
51) MEMO: MONEY MARKET CD'S	1.51	4.75	11.28	14.53	20.14
52) MEMO: TIME DEPOSITS OVER 100M	10.39	12.49	19.60	31.21	56.29
53) FOREIGN DEPOSITS			0.03		
54) TOTAL DEPOSITS (FGN.& DOM.)	86.11	92.09	97.96	104.79	114.70
55) BORROWINGS	2.22	5.59	11.76	18.27	28.02
56) NET LARGE LIABILITIES	0.00	1.75	23.89	34.41	43.42
57) NON-RATE ASSET/LIABILITY GAP	9.15	28.68	34.44	37.18	39.52
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-74.03	12.22	79.29	183.40	207.46
59) NET INCOME--1 YR.	-75.75	40.08	111.85	184.93	306.55
60) AVERAGE ASSETS--1 YR.	-46.26	-4.39	11.95	26.49	40.38
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-78.38	-57.62	32.79	124.00	N/A
62) NET INCOME--5 YRS.	-79.80	-58.39	13.38	307.94	N/A
63) AVERAGE ASSETS--5 YRS.	-27.89	16.23	42.11	75.00	210.09

* DOMESTIC ONLY

Alaska

MEDIANS BY RESOURCE CLASS FOR 12 BANKS IN ALASKA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	0.00	15.82	13.68	12.31	12.96	12.30
2) INTEREST EXPENSE	0.00	7.72	4.37	6.45	7.01	5.49
3) NET INTEREST MARGIN	0.00	8.10	9.31	5.86	5.79	6.81
4) TRUST INCOME	0.00	0.00	0.13	0.38	0.14	0.06
5) SERVICE CHARGES ON DEPOSITS*	0.00	0.82	0.56	0.58	0.50	0.49
6) OTHER NON-INTEREST INCOME	0.00	5.09	0.30	0.35	0.62	0.80
7) SALARIES AND BENEFITS	0.00	5.52	5.04	2.72	2.48	2.57
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.00	2.47	1.36	0.73	0.94	0.81
9) LOAN LOSS PROVISION	0.00	0.23	1.35	0.09	0.41	0.10
10) OTHER NON-INTEREST EXPENSE	0.00	5.32	1.92	1.43	1.64	1.11
11) LESS F.T.E. ADJUSTMENT	0.00	0.09	0.33	0.44	0.49	1.05
12) TAX PROVISION	0.00	0.00	-0.13	0.24	0.07	0.57
13) RETURN ON ASSETS--OPERATING INCOME	0.00	0.37	0.43	0.80	0.63	1.93
14) RETURN ON ASSETS--NET INCOME	0.00	0.37	0.43	0.76	0.54	1.89
15) RETURN ON EQUITY--NET INCOME	0.00	10.69	5.15	14.46	6.84	17.33
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	0.00	20.59	18.40	14.96	15.59	14.80
17) BREAK EVEN YIELD	0.00	19.98	17.56	12.76	14.05	10.50
18) YIELD ON INVESTMENT SECURITIES (FTE)	0.00	10.63	11.96	11.98	11.63	12.71
19) YIELD ON LOANS	0.00	22.60	19.55	14.95	17.43	15.98
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.00	1.90	1.74	0.06	1.24	0.13
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.00	0.48	2.28	0.15	1.02	0.22
22) RATE ON TIME AND SAVINGS	0.00	14.32	9.47	10.52	11.59	9.57
23) RATE ON TOTAL INTEREST FUNDS	0.00	14.03	8.95	11.21	13.22	10.41
24) INTEREST EXPENSE % EARNING ASSETS	0.00	10.05	5.87	7.34	8.74	6.59
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.00	0.00	-45.94	22.94	8.98	22.94
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	0.00	0.00	15.73	14.24	8.83
27) CAPITAL FORMATION RATIO	0.00	10.69	5.15	14.46	5.70	15.77
28) EQUITY CAPITAL AS % OF ASSETS	0.00	3.55	8.44	6.58	7.53	10.96
Productivity						
29) EARNING ASSETS AS % OF ASSETS	0.00	76.84	74.36	82.24	82.06	83.16
30) CASH & DUE (NON-INT.) AS % OF ASSETS	0.00	11.71	11.60	12.21	11.02	10.98
31) NON-INT. INCOME % NON-INT. EXPENSE	0.00	44.45	11.99	24.25	16.78	30.26
32) PERSONNEL EXPENSE PER EMPLOYEE	0	0	3441	1296	2406	1509
33) EMPLOYEES PER MILLION ASSETS	0.00	1.59	2.15	1.26	1.09	1.19
34) NON-INTEREST INCOME AS % OF SALARIES	0.00	107.23	19.81	45.09	32.21	53.12
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	0.00	25.61	10.63	34.34	33.83	40.86
36) FED. FUNDS SOLD	0.00	12.20	9.51	3.06	8.97	9.37
37) TOTAL LOANS	0.00	60.42	79.18	62.58	58.08	49.21
38) RESERVE FOR LOAN LOSS	0.00	1.75	0.66	0.32	0.49	0.53
39) REAL ESTATE LOANS--RESIDENTIAL	0.00	2.92	14.15	20.95	7.60	6.50
40) REAL ESTATE LOANS--OTHER	0.00	17.51	17.41	10.34	18.41	12.90
41) COMMERCIAL AND INDUSTRIAL LOANS	0.00	32.90	22.21	17.52	21.37	18.16
42) PERSONAL LOANS	0.00	4.63	18.61	5.74	6.47	10.24
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.00	4.20	7.44	6.63	0.52	1.92
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	0.00	48.08	54.35	34.37	40.00	38.07
45) PUBLIC FUNDS DEMAND DEPOSITS	0.00	1.12	0.30	2.22	3.47	2.25
46) TOTAL DEMAND DEPOSITS*	0.00	49.23	54.67	37.85	43.47	40.32
47) SAVINGS DEPOSITS IPC*	0.00	17.15	27.10	15.92	8.20	17.45
48) TIME DEPOSITS IPC*	0.00	35.69	32.38	31.49	22.67	24.73
49) PUBLIC TIME & SAVINGS DEPOSITS	0.00	2.70	0.54	7.76	17.00	8.45
50) TOTAL TIME & SAVINGS DEPOSITS	0.00	55.55	60.03	63.25	53.52	50.65
51) MEMO: MONEY MARKET CD'S	0.00	4.75	16.65	14.13	5.92	13.17
52) MEMO: TIME DEPOSITS OVER 100M	0.00	31.21	10.39	18.69	28.95	14.31
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.03
54) TOTAL DEPOSITS (FGN.& DOM.)	0.00	104.79	114.70	101.10	97.00	90.99
55) BORROWINGS	0.00	16.45	5.59	3.78	13.72	14.03
56) NET LARGE LIABILITIES	0.00	34.41	1.42	25.91	32.25	0.87
57) NON-RATE ASSET/LIABILITY GAP	0.00	27.98	34.37	34.51	32.66	35.28
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	0.00	111.85	207.46	12.22	114.16	43.38
59) NET INCOME--1 YR.	0.00	111.85	207.46	87.49	114.93	40.62
60) AVERAGE ASSETS--1 YR.	0.00	-46.26	6.46	9.94	26.49	18.76
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	0.00	-67.42	-12.55	124.00	-46.73	80.05
62) NET INCOME--5 YRS.	0.00	-70.76	-12.55	307.94	-46.00	73.83
63) AVERAGE ASSETS--5 YRS.	0.00	-27.89	28.66	56.17	51.30	43.14

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 ARIZONA BASED ON 22 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.89	12.41	12.98	13.44	14.66
2) INTEREST EXPENSE	8.65	8.23	7.34	6.51	5.45
3) NET INTEREST MARGIN	4.31	4.94	5.64	6.72	7.66
4) TRUST INCOME		0.07	0.12	0.19	
5) SERVICE CHARGES ON DEPOSITS*	0.21	0.37	0.45	0.66	0.98
6) OTHER NON-INTEREST INCOME	0.05	0.19	0.30	0.49	1.12
7) SALARIES AND BENEFITS	3.43	3.14	2.48	2.23	1.88
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.38	1.03	0.83	0.64	0.48
9) LOAN LOSS PROVISION	2.01	0.74	0.27	0.18	0.07
10) OTHER NON-INTEREST EXPENSE	3.22	1.91	1.57	1.30	0.91
11) LESS F.T.E. ADJUSTMENT	0.05	0.18	0.40	0.59	0.83
12) TAX PROVISION	0.53	0.42	0.34	0.12	0.04
13) RETURN ON ASSETS--OPERATING INCOME	-1.40	0.33	0.86	1.07	1.14
14) RETURN ON ASSETS--NET INCOME	-1.35	0.56	0.85	1.02	1.42
15) RETURN ON EQUITY--NET INCOME	-5.96	5.99	11.73	17.83	25.18
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.89	14.62	15.12	17.03	19.47
17) BREAK EVEN YIELD	21.10	16.52	13.58	12.76	11.84
18) YIELD ON INVESTMENT SECURITIES (FTE)	8.65	10.81	12.01	13.47	15.10
19) YIELD ON LOANS	13.54	14.98	15.51	16.43	17.75
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.90	0.62	0.21	0.09	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	3.40	1.30	0.48	0.30	0.12
22) RATE ON TIME AND SAVINGS	9.47	10.49	11.24	12.02	14.43
23) RATE ON TOTAL INTEREST FUNDS	9.64	10.58	11.48	12.35	14.08
24) INTEREST EXPENSE % EARNING ASSETS	11.10	9.38	8.84	7.68	7.21
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	8.27	14.15	28.55	30.61	37.50
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.37	27.95	34.17	47.22	68.82
27) CAPITAL FORMATION RATIO	-5.96	4.13	8.89	12.03	22.56
28) EQUITY CAPITAL AS % OF ASSETS	4.39	4.93	7.14	12.85	21.37
Productivity					
29) EARNING ASSETS AS % OF ASSETS	74.45	77.90	84.53	88.94	90.85
30) CASH & DUE (NON-INT.) AS % OF ASSETS	17.53	12.48	8.53	6.51	5.33
31) NON-INT. INCOME % NON-INT. EXPENSE	8.83	12.62	17.07	22.95	35.84
32) PERSONNEL EXPENSE PER EMPLOYEE	20096	18800	16275	14506	12921
33) EMPLOYEES PER MILLION ASSETS	2.43	1.99	1.56	1.33	0.99
34) NON-INTEREST INCOME AS % OF SALARIES	18.48	23.25	37.67	42.38	85.19
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	8.76	12.29	20.35	23.93	31.12
36) FED. FUNDS SOLD	0.29	0.55	7.24	17.34	21.28
37) TOTAL LOANS	65.10	67.32	74.12	77.98	79.31
38) RESERVE FOR LOAN LOSS	0.22	0.46	0.58	0.80	1.05
39) REAL ESTATE LOANS--RESIDENTIAL	3.03	6.45	13.01	17.33	27.24
40) REAL ESTATE LOANS--OTHER	2.70	4.46	7.76	16.24	18.89
41) COMMERCIAL AND INDUSTRIAL LOANS	12.07	16.07	18.67	33.49	55.84
42) PERSONAL LOANS	4.16	11.70	15.63	21.43	31.04
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.18	2.31	5.03	12.89	15.37
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	20.45	24.41	29.55	34.08	46.07
45) PUBLIC FUNDS DEMAND DEPOSITS	0.16	0.54	0.79	1.68	2.14
46) TOTAL DEMAND DEPOSITS*	20.63	25.46	31.00	34.56	46.07
47) SAVINGS DEPOSITS IPC*	4.83	13.17	19.42	22.69	34.25
48) TIME DEPOSITS IPC*	33.19	41.31	45.70	50.01	57.78
49) PUBLIC TIME & SAVINGS DEPOSITS	0.89	1.09	6.39	8.43	11.77
50) TOTAL TIME & SAVINGS DEPOSITS	60.73	64.10	69.26	74.30	84.27
51) MEMO: MONEY MARKET CD'S	11.65	15.43	24.00	28.65	34.74
52) MEMO: TIME DEPOSITS OVER 100M	4.84	13.09	20.66	24.49	49.41
53) FOREIGN DEPOSITS		-0.27	0.99	3.04	
54) TOTAL DEPOSITS (FGN.& DOM.)	88.48	97.10	100.89	106.79	109.96
55) BORROWINGS	0.48	1.34	4.94	8.26	9.48
56) NET LARGE LIABILITIES	0.00	0.00	11.47	25.80	44.07
57) NON-RATE ASSET/LIABILITY GAP	15.72	20.16	25.03	30.71	34.41
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	N/A	-20.71	1.26	21.15	173.03
59) NET INCOME--1 YR.	N/A	-20.71	1.42	44.47	216.85
60) AVERAGE ASSETS--1 YR.	4.11	10.22	24.01	69.65	147.30
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	N/A	46.05	112.99	282.56	N/A
62) NET INCOME--5 YRS.	N/A	46.05	135.37	291.87	N/A
63) AVERAGE ASSETS--5 YRS.	16.17	58.14	78.83	170.35	228.63

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 22 BANKS IN ARIZONA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	14.60	12.80	12.76	0.00	13.01	12.45
2) INTEREST EXPENSE	6.69	7.31	6.44	0.00	7.40	7.60
3) NET INTEREST MARGIN	7.19	5.52	5.97	0.00	5.66	4.90
4) TRUST INCOME	0.00	0.00	0.00	0.00	0.00	0.12
5) SERVICE CHARGES ON DEPOSITS*	0.70	0.51	0.47	0.00	0.41	0.43
6) OTHER NON-INTEREST INCOME	0.19	0.23	0.18	0.00	0.67	0.38
7) SALARIES AND BENEFITS	3.26	2.50	2.53	0.00	2.55	2.09
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.88	0.92	0.64	0.00	0.86	0.65
9) LOAN LOSS PROVISION	0.26	0.65	0.21	0.00	0.16	0.27
10) OTHER NON-INTEREST EXPENSE	2.81	1.55	1.31	0.00	1.65	1.13
11) LESS F.T.E. ADJUSTMENT	0.05	0.27	0.24	0.00	0.58	0.55
12) TAX PROVISION	0.62	0.12	0.45	0.00	0.32	0.15
13) RETURN ON ASSETS--OPERATING INCOME	0.61	0.51	1.09	0.00	1.11	0.93
14) RETURN ON ASSETS--NET INCOME	0.99	0.51	0.91	0.00	1.10	0.89
15) RETURN ON EQUITY--NET INCOME	6.29	5.99	17.40	0.00	25.18	17.39
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	19.07	15.13	15.44	0.00	14.72	14.80
17) BREAK EVEN YIELD	16.95	14.00	13.39	0.00	13.18	12.76
18) YIELD ON INVESTMENT SECURITIES (FTE)	13.10	10.83	11.77	0.00	10.29	12.42
19) YIELD ON LOANS	16.70	15.36	16.26	0.00	16.30	15.10
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.09	0.52	0.28	0.00	0.11	0.19
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.63	1.14	0.33	0.00	0.26	0.42
22) RATE ON TIME AND SAVINGS	11.85	10.96	10.83	0.00	11.96	11.21
23) RATE ON TOTAL INTEREST FUNDS	11.79	10.96	9.99	0.00	12.35	11.68
24) INTEREST EXPENSE % EARNING ASSETS	8.60	8.81	7.32	0.00	8.86	9.00
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	36.66	28.57	29.26	0.00	26.63	15.86
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	32.43	45.67	0.00	26.36	33.81
27) CAPITAL FORMATION RATIO	6.29	5.31	12.03	0.00	22.56	10.09
28) EQUITY CAPITAL AS % OF ASSETS	18.82	9.77	6.30	0.00	4.39	4.93
Productivity						
29) EARNING ASSETS AS % OF ASSETS	77.82	84.58	89.32	0.00	89.32	85.17
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.68	7.70	6.23	0.00	6.51	8.79
31) NON-INT. INCOME % NON-INT. EXPENSE	12.91	13.21	13.52	0.00	22.95	25.74
32) PERSONNEL EXPENSE PER EMPLOYEE	4773	16161	3093	0	8750	8800
33) EMPLOYEES PER MILLION ASSETS	2.38	1.57	1.94	0.00	1.56	1.04
34) NON-INTEREST INCOME AS % OF SALARIES	28.33	23.45	24.08	0.00	48.92	43.93
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	13.69	15.65	25.18	0.00	22.14	23.25
36) FED. FUNDS SOLD	10.44	12.72	8.02	0.00	1.63	0.39
37) TOTAL LOANS	76.06	67.53	71.77	0.00	76.18	75.52
38) RESERVE FOR LOAN LOSS	0.36	0.46	0.52	0.00	0.70	0.74
39) REAL ESTATE LOANS--RESIDENTIAL	5.73	17.33	11.10	0.00	9.55	16.61
40) REAL ESTATE LOANS--OTHER	4.62	5.33	11.08	0.00	17.04	7.76
41) COMMERCIAL AND INDUSTRIAL LOANS	41.99	18.02	19.55	0.00	16.78	17.92
42) PERSONAL LOANS	6.37	14.48	24.00	0.00	11.75	16.78
43) AGRIC./ LEASE FIN./ OTHER LOANS	5.48	8.10	1.95	0.00	2.31	12.89
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	24.25	32.89	26.14	0.00	31.11	27.87
45) PUBLIC FUNDS DEMAND DEPOSITS	1.65	0.26	0.76	0.00	0.78	1.32
46) TOTAL DEMAND DEPOSITS*	25.11	32.97	26.90	0.00	33.41	29.19
47) SAVINGS DEPOSITS IPC*	13.65	21.58	24.61	0.00	13.94	17.73
48) TIME DEPOSITS IPC*	49.62	49.48	40.79	0.00	46.72	41.70
49) PUBLIC TIME & SAVINGS DEPOSITS	19.99	6.78	2.18	0.00	6.69	6.39
50) TOTAL TIME & SAVINGS DEPOSITS	73.15	66.27	76.97	0.00	67.46	70.54
51) MEMO: MONEY MARKET CD'S	20.33	26.02	28.66	0.00	19.04	23.52
52) MEMO: TIME DEPOSITS OVER 100M	27.00	16.44	12.09	0.00	22.42	20.89
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.99
54) TOTAL DEPOSITS (FGN.& DOM.)	97.64	102.53	103.88	0.00	99.14	98.41
55) BORROWINGS	4.65	3.35	1.34	0.00	4.94	9.18
56) NET LARGE LIABILITIES	19.58	8.67	0.00	0.00	20.64	14.46
57) NON-RATE ASSET/LIABILITY GAP	24.56	28.32	22.54	0.00	30.71	22.09
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	167.00	-20.71	7.90	0.00	1.77	5.91
59) NET INCOME--1 YR.	209.64	-29.41	-7.53	0.00	20.61	2.02
60) AVERAGE ASSETS--1 YR.	114.86	19.65	44.47	0.00	10.22	13.50
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	0.00	-170.51	N/A	0.00	78.28	147.26
62) NET INCOME--5 YRS.	0.00	-170.51	N/A	0.00	291.87	135.37
63) AVERAGE ASSETS--5 YRS.	0.00	124.16	228.63	0.00	52.83	64.74

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 ARKANSAS BASED ON 259 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.52	11.06	11.54	11.99	12.54
2) INTEREST EXPENSE	8.11	7.71	7.21	6.65	6.03
3) NET INTEREST MARGIN	3.30	3.85	4.32	4.87	5.61
4) TRUST INCOME	0.01	0.02	0.04	0.09	0.14
5) SERVICE CHARGES ON DEPOSITS*	0.13	0.19	0.31	0.43	0.57
6) OTHER NON-INTEREST INCOME	0.05	0.08	0.14	0.25	0.41
7) SALARIES AND BENEFITS	2.03	1.71	1.46	1.24	1.02
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.75	0.57	0.40	0.29	0.19
9) LOAN LOSS PROVISION	0.52	0.31	0.17	0.08	0.03
10) OTHER NON-INTEREST EXPENSE	1.26	1.05	0.83	0.67	0.56
11) LESS F.T.E. ADJUSTMENT	0.29	0.48	0.66	0.93	1.14
12) TAX PROVISION	0.56	0.32	0.18	0.02	-0.08
13) RETURN ON ASSETS--OPERATING INCOME	0.41	0.79	1.09	1.47	1.85
14) RETURN ON ASSETS--NET INCOME	0.38	0.78	1.06	1.37	1.72
15) RETURN ON EQUITY--NET INCOME	4.13	8.72	11.50	14.49	17.07
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.75	12.34	12.88	13.50	14.44
17) BREAK EVEN YIELD	12.62	11.66	10.71	9.86	9.26
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.41	10.10	10.85	11.59	12.40
19) YIELD ON LOANS	12.11	12.95	13.67	14.48	15.28
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.88	0.46	0.17	0.04	-0.05
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.06	0.62	0.32	0.15	0.08
22) RATE ON TIME AND SAVINGS	9.22	9.78	10.38	10.85	11.24
23) RATE ON TOTAL INTEREST FUNDS	9.20	9.81	10.37	10.92	11.46
24) INTEREST EXPENSE % EARNING ASSETS	9.38	8.71	8.14	7.29	6.63
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-10.25	2.32	13.49	21.22	28.18
26) CASH DIVIDEND AS % OF OPERATING INCOME	6.40	11.14	17.50	26.88	39.60
27) CAPITAL FORMATION RATIO	2.44	6.26	9.70	12.16	14.43
28) EQUITY CAPITAL AS % OF ASSETS	6.50	7.60	8.91	10.61	12.43
Productivity					
29) EARNING ASSETS AS % OF ASSETS	84.61	87.01	89.29	91.53	93.19
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.04	8.23	6.62	5.21	4.26
31) NON-INT. INCOME % NON-INT. EXPENSE	10.00	14.22	19.22	24.46	28.11
32) PERSONNEL EXPENSE PER EMPLOYEE	20204	17812	15720	14038	12891
33) EMPLOYEES PER MILLION ASSETS	1.23	1.07	0.92	0.77	0.65
34) NON-INTEREST INCOME AS % OF SALARIES	18.52	25.58	36.61	47.01	56.77
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	21.08	27.14	36.78	44.81	56.08
36) FED. FUNDS SOLD	1.10	2.40	4.35	7.67	13.11
37) TOTAL LOANS	34.74	47.05	57.76	66.99	72.10
38) RESERVE FOR LOAN LOSS	0.23	0.33	0.50	0.64	0.78
39) REAL ESTATE LOANS--RESIDENTIAL	3.18	5.07	8.22	13.70	17.64
40) REAL ESTATE LOANS--OTHER	2.37	4.93	8.78	12.88	17.37
41) COMMERCIAL AND INDUSTRIAL LOANS	4.88	9.00	14.43	21.91	30.10
42) PERSONAL LOANS	2.97	4.61	7.22	10.65	14.77
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.85	6.17	11.39	18.64	25.92
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	13.84	16.45	19.80	24.19	28.95
45) PUBLIC FUNDS DEMAND DEPOSITS	0.80	1.29	1.88	2.91	4.76
46) TOTAL DEMAND DEPOSITS*	15.64	18.83	22.43	26.84	32.09
47) SAVINGS DEPOSITS IPC*	11.88	14.27	17.35	20.04	22.85
48) TIME DEPOSITS IPC*	41.65	47.32	52.68	57.08	60.48
49) PUBLIC TIME & SAVINGS DEPOSITS	2.92	4.04	5.44	7.40	11.16
50) TOTAL TIME & SAVINGS DEPOSITS	65.81	71.62	76.39	80.06	83.87
51) MEMO: MONEY MARKET CD'S	23.13	26.54	30.74	35.26	38.74
52) MEMO: TIME DEPOSITS OVER 100M	4.03	6.15	9.19	14.98	19.25
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	91.98	95.90	98.51	101.08	104.13
55) BORROWINGS	0.13	0.43	1.12	3.22	8.08
56) NET LARGE LIABILITIES	0.00	1.07	5.12	11.25	17.07
57) NON-RATE ASSET/LIABILITY GAP	14.31	18.20	21.78	26.47	31.41
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-46.15	-14.81	8.73	30.60	73.98
59) NET INCOME--1 YR.	-61.85	-19.08	6.14	30.30	73.38
60) AVERAGE ASSETS--1 YR.	4.90	10.01	14.37	19.95	27.62
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-44.96	6.98	55.76	105.17	220.45
62) NET INCOME--5 YRS.	-52.78	-2.26	45.45	98.82	193.61
63) AVERAGE ASSETS--5 YRS.	23.25	33.85	48.03	60.32	79.16

* DOMESTIC ONLY

Bank Administration Institute

Arkansas

MEDIANS BY RESOURCE CLASS FOR 259 BANKS IN ARKANSAS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.44	11.59	11.53	11.39	11.63	11.67
2) INTEREST EXPENSE	6.76	6.99	7.36	7.55	7.63	7.48
3) NET INTEREST MARGIN	5.11	4.50	4.28	4.02	3.94	4.18
4) TRUST INCOME	0.01	0.03	0.02	0.03	0.12	0.14
5) SERVICE CHARGES ON DEPOSITS*	0.31	0.31	0.28	0.32	0.34	0.26
6) OTHER NON-INTEREST INCOME	0.16	0.12	0.14	0.15	0.19	0.94
7) SALARIES AND BENEFITS	1.77	1.48	1.35	1.33	1.66	1.87
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.49	0.40	0.35	0.40	0.54	0.92
9) LOAN LOSS PROVISION	0.29	0.17	0.12	0.16	0.17	0.47
10) OTHER NON-INTEREST EXPENSE	1.09	0.87	0.77	0.73	0.93	1.28
11) LESS F.T.E. ADJUSTMENT	0.48	0.63	0.74	0.73	0.55	0.40
12) TAX PROVISION	0.32	0.17	0.20	0.15	0.07	0.00
13) RETURN ON ASSETS--OPERATING INCOME	1.21	1.21	1.18	1.00	0.86	0.56
14) RETURN ON ASSETS--NET INCOME	1.21	1.20	1.04	0.96	0.83	0.56
15) RETURN ON EQUITY--NET INCOME	10.80	11.51	11.76	12.06	11.74	9.29
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.79	12.77	12.88	12.84	13.45	14.66
17) BREAK EVEN YIELD	10.64	10.50	10.56	10.66	11.66	13.44
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.30	10.54	10.95	11.01	11.20	12.13
19) YIELD ON LOANS	14.00	13.63	13.60	13.54	14.70	15.47
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.45	0.14	0.19	0.13	0.24	0.70
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.68	0.39	0.24	0.27	0.29	0.84
22) RATE ON TIME AND SAVINGS	9.73	10.18	10.39	10.46	10.69	10.55
23) RATE ON TOTAL INTEREST FUNDS	9.72	10.18	10.39	10.45	11.03	11.87
24) INTEREST EXPENSE % EARNING ASSETS	7.27	7.82	8.21	8.43	8.79	9.41
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	17.33	13.92	10.62	12.12	6.44	1.61
26) CASH DIVIDEND AS % OF OPERATING INCOME	15.92	15.28	17.15	20.32	21.15	32.86
27) CAPITAL FORMATION RATIO	9.14	9.81	10.13	9.66	9.02	6.25
28) EQUITY CAPITAL AS % OF ASSETS	11.97	9.63	8.86	8.20	7.46	6.07
Productivity						
29) EARNING ASSETS AS % OF ASSETS	89.00	90.90	89.58	88.60	86.33	79.57
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.22	6.56	6.30	6.54	9.43	14.41
31) NON-INT. INCOME % NON-INT. EXPENSE	14.04	16.57	19.83	21.80	24.03	33.07
32) PERSONNEL EXPENSE PER EMPLOYEE	13991	15416	15714	15717	16351	7641
33) EMPLOYEES PER MILLION ASSETS	1.15	0.93	0.84	0.84	0.97	1.06
34) NON-INTEREST INCOME AS % OF SALARIES	25.73	30.46	36.61	42.86	45.36	72.05
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	39.10	36.78	38.58	38.51	27.90	23.42
36) FED. FUNDS SOLD	8.18	5.44	3.69	2.87	6.02	5.17
37) TOTAL LOANS	50.31	58.81	56.33	58.22	65.34	70.71
38) RESERVE FOR LOAN LOSS	0.32	0.51	0.48	0.49	0.58	0.68
39) REAL ESTATE LOANS--RESIDENTIAL	5.89	8.39	9.10	10.89	7.69	4.48
40) REAL ESTATE LOANS--OTHER	4.08	7.54	9.44	10.55	12.44	14.83
41) COMMERCIAL AND INDUSTRIAL LOANS	13.45	12.93	13.14	17.47	23.80	19.23
42) PERSONAL LOANS	7.33	7.00	6.82	7.04	9.74	18.19
43) AGRIC./ LEASE FIN./ OTHER LOANS	10.20	13.34	12.26	9.33	6.91	14.65
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	21.90	19.19	18.49	20.77	24.97	32.27
45) PUBLIC FUNDS DEMAND DEPOSITS	2.12	2.23	1.86	1.50	1.52	2.05
46) TOTAL DEMAND DEPOSITS*	24.04	21.91	20.27	22.58	26.57	34.33
47) SAVINGS DEPOSITS IPC*	13.48	16.05	18.43	19.46	17.08	14.33
48) TIME DEPOSITS IPC*	50.39	53.82	54.73	51.15	46.56	35.07
49) PUBLIC TIME & SAVINGS DEPOSITS	7.59	5.13	4.87	5.66	4.44	5.96
50) TOTAL TIME & SAVINGS DEPOSITS	74.61	76.19	78.04	77.60	69.70	55.38
51) MEMO: MONEY MARKET CD'S	30.11	33.09	30.74	29.50	23.58	15.17
52) MEMO: TIME DEPOSITS OVER 100M	10.33	7.49	8.87	10.22	16.46	16.62
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	97.60	98.74	98.69	99.29	96.30	91.22
55) BORROWINGS	1.76	0.71	0.82	1.06	8.13	22.43
56) NET LARGE LIABILITIES	2.31	3.77	4.76	9.87	11.50	22.26
57) NON-RATE ASSET/LIABILITY GAP	25.30	23.00	21.02	21.21	20.72	20.67
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	20.40	11.40	5.08	3.58	10.97	30.21
59) NET INCOME--1 YR.	17.74	6.18	3.56	0.58	11.03	30.30
60) AVERAGE ASSETS--1 YR.	15.95	13.53	13.42	15.88	14.37	15.04
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	101.00	57.50	55.76	49.15	34.34	54.41
62) NET INCOME--5 YRS.	96.26	47.84	41.26	45.30	39.73	50.98
63) AVERAGE ASSETS--5 YRS.	33.46	47.74	50.29	51.22	47.83	23.43

* DOMESTIC ONLY

California

PROFIT DISTRIBUTION PROFILE 1981 CALIFORNIA BASED ON 268 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.87	12.60	13.75	14.77	15.72
2) INTEREST EXPENSE	8.74	7.80	6.59	5.78	4.70
3) NET INTEREST MARGIN	4.55	5.75	7.08	8.23	9.37
4) TRUST INCOME	0.04	0.09	0.14	0.18	0.68
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.20	0.40	0.72	0.95
6) OTHER NON-INTEREST INCOME	0.06	0.12	0.28	0.51	0.90
7) SALARIES AND BENEFITS	3.75	3.35	2.89	2.35	1.78
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.38	1.08	0.83	0.60	0.45
9) LOAN LOSS PROVISION	0.98	0.64	0.36	0.23	0.13
10) OTHER NON-INTEREST EXPENSE	2.88	2.44	2.02	1.43	0.99
11) LESS F.T.E. ADJUSTMENT	0.07	0.16	0.31	0.49	0.73
12) TAX PROVISION	1.40	0.92	0.43	0.14	-0.02
13) RETURN ON ASSETS--OPERATING INCOME	-0.11	0.50	1.06	1.49	1.98
14) RETURN ON ASSETS--NET INCOME	-0.12	0.55	1.07	1.53	1.96
15) RETURN ON EQUITY--NET INCOME	-1.42	6.67	10.94	16.28	20.12
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.72	14.76	16.21	17.59	18.87
17) BREAK EVEN YIELD	17.21	15.74	14.15	12.69	11.56
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.97	10.97	12.00	13.34	14.39
19) YIELD ON LOANS	14.21	15.28	16.75	18.23	19.47
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.24	0.59	0.33	0.15	0.05
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.53	1.06	0.61	0.36	0.22
22) RATE ON TIME AND SAVINGS	9.34	10.15	11.17	12.35	13.35
23) RATE ON TOTAL INTEREST FUNDS	9.41	10.21	11.21	12.43	13.64
24) INTEREST EXPENSE % EARNING ASSETS	10.40	9.06	7.85	6.78	5.76
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	6.96	14.74	31.34	42.18	48.30
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.47	9.45	22.30	41.83	70.07
27) CAPITAL FORMATION RATIO	-2.69	4.66	9.54	14.43	18.69
28) EQUITY CAPITAL AS % OF ASSETS	5.45	6.56	8.42	12.46	18.68
Productivity					
29) EARNING ASSETS AS % OF ASSETS	78.97	82.26	86.07	88.82	90.66
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.32	10.47	8.23	6.08	4.80
31) NON-INT. INCOME % NON-INT. EXPENSE	5.54	9.78	15.44	20.64	26.60
32) PERSONNEL EXPENSE PER EMPLOYEE	24207	21056	18880	16615	15045
33) EMPLOYEES PER MILLION ASSETS	2.19	1.87	1.53	1.16	0.89
34) NON-INTEREST INCOME AS % OF SALARIES	11.20	19.28	29.66	40.89	50.93
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	6.58	11.07	16.32	22.23	29.53
36) FED. FUNDS SOLD	1.49	3.73	8.48	14.33	23.22
37) TOTAL LOANS	58.62	66.26	73.86	79.41	82.75
38) RESERVE FOR LOAN LOSS	0.30	0.46	0.60	0.74	0.91
39) REAL ESTATE LOANS--RESIDENTIAL	1.22	3.67	9.36	16.12	22.53
40) REAL ESTATE LOANS--OTHER	2.16	5.17	10.23	16.08	21.08
41) COMMERCIAL AND INDUSTRIAL LOANS	11.62	16.26	22.94	31.26	44.54
42) PERSONAL LOANS	5.68	8.36	11.92	20.20	26.66
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.45	4.35	9.90	16.92	24.08
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	19.94	25.38	32.93	38.53	43.52
45) PUBLIC FUNDS DEMAND DEPOSITS	0.04	0.09	0.33	0.67	1.46
46) TOTAL DEMAND DEPOSITS*	20.70	26.31	33.46	39.61	44.48
47) SAVINGS DEPOSITS IPC*	8.12	12.40	18.62	24.01	30.03
48) TIME DEPOSITS IPC*	29.31	34.71	40.03	46.45	51.18
49) PUBLIC TIME & SAVINGS DEPOSITS	0.88	2.53	5.79	8.95	12.51
50) TOTAL TIME & SAVINGS DEPOSITS	50.70	57.87	66.02	72.23	77.79
51) MEMO: MONEY MARKET CD'S	5.10	7.43	12.09	18.23	23.85
52) MEMO: TIME DEPOSITS OVER 100M	10.26	16.69	24.81	36.87	46.57
53) FOREIGN DEPOSITS	-0.65	1.97	17.74	20.63	44.60
54) TOTAL DEPOSITS (FGN.& DOM.)	88.06	94.85	100.20	104.95	109.21
55) BORROWINGS	0.35	0.94	2.41	5.33	10.42
56) NET LARGE LIABILITIES	0.00	6.16	18.21	30.00	42.09
57) NON-RATE ASSET/LIABILITY GAP	18.37	23.41	30.36	36.13	43.90
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-61.85	-14.28	24.04	94.23	N/A
59) NET INCOME--1 YR.	-60.39	-13.66	25.75	95.23	N/A
60) AVERAGE ASSETS--1 YR.	4.53	12.40	34.07	85.09	172.37
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-95.76	25.93	152.60	325.47	N/A
62) NET INCOME--5 YRS.	-72.46	25.80	148.97	N/A	N/A
63) AVERAGE ASSETS--5 YRS.	32.38	54.47	96.36	169.29	N/A

* DOMESTIC ONLY

California

MEDIANS BY RESOURCE CLASS FOR 268 BANKS IN CALIFORNIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	13.76	13.93	13.55	14.23	13.46	12.44
2) INTEREST EXPENSE	5.51	5.88	6.18	7.15	7.04	8.58
3) NET INTEREST MARGIN	7.97	7.96	7.38	6.96	6.38	3.99
4) TRUST INCOME	0.00	0.14	0.38	0.43	0.14	0.14
5) SERVICE CHARGES ON DEPOSITS*	0.57	0.58	0.40	0.35	0.45	0.25
6) OTHER NON-INTEREST INCOME	0.44	0.16	0.28	0.26	0.32	0.52
7) SALARIES AND BENEFITS	3.73	3.31	2.90	2.58	2.69	1.95
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.37	1.03	0.82	0.73	0.83	0.57
9) LOAN LOSS PROVISION	0.56	0.47	0.36	0.35	0.32	0.23
10) OTHER NON-INTEREST EXPENSE	2.81	2.35	2.02	1.92	1.71	1.05
11) LESS F.T.E. ADJUSTMENT	0.00	0.20	0.30	0.32	0.35	0.32
12) TAX PROVISION	0.19	0.29	0.63	0.51	0.46	0.15
13) RETURN ON ASSETS--OPERATING INCOME	1.24	1.14	1.13	1.19	0.98	0.44
14) RETURN ON ASSETS--NET INCOME	1.24	1.17	1.15	1.17	0.98	0.44
15) RETURN ON EQUITY--NET INCOME	6.82	8.56	12.04	12.79	13.92	10.10
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	17.48	16.59	16.09	16.64	15.43	14.73
17) BREAK EVEN YIELD	15.01	15.21	13.57	14.10	13.42	13.74
18) YIELD ON INVESTMENT SECURITIES (FTE)	13.10	13.30	11.81	11.99	11.50	10.93
19) YIELD ON LOANS	17.09	17.05	16.76	17.12	16.65	15.40
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.63	0.25	0.28	0.36	0.29	0.36
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.98	0.84	0.61	0.57	0.49	0.36
22) RATE ON TIME AND SAVINGS	9.74	10.87	10.80	12.08	11.45	11.89
23) RATE ON TOTAL INTEREST FUNDS	9.73	10.86	10.93	12.19	11.55	12.40
24) INTEREST EXPENSE % EARNING ASSETS	7.02	7.14	7.40	8.17	8.33	9.99
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	15.03	22.77	39.24	36.90	32.88	17.45
26) CASH DIVIDEND AS % OF OPERATING INCOME	9.03	15.78	19.34	20.59	22.20	40.85
27) CAPITAL FORMATION RATIO	6.82	8.48	10.66	10.46	11.06	5.96
28) EQUITY CAPITAL AS % OF ASSETS	13.09	14.40	9.28	7.82	6.61	5.13
Productivity						
29) EARNING ASSETS AS % OF ASSETS	79.47	84.44	85.69	86.38	88.80	85.95
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.59	9.49	8.78	8.47	6.63	8.09
31) NON-INT. INCOME % NON-INT. EXPENSE	14.50	12.05	13.91	14.21	18.85	22.39
32) PERSONNEL EXPENSE PER EMPLOYEE	17560	18893	18066	18589	19476	19951
33) EMPLOYEES PER MILLION ASSETS	2.24	1.72	1.57	1.36	1.38	0.96
34) NON-INTEREST INCOME AS % OF SALARIES	29.21	26.43	27.84	28.16	36.10	43.26
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	11.92	15.56	16.08	14.96	20.38	16.16
36) FED. FUNDS SOLD	9.44	10.81	9.82	9.70	4.32	2.53
37) TOTAL LOANS	76.50	69.96	74.03	75.83	72.66	81.10
38) RESERVE FOR LOAN LOSS	0.52	0.45	0.58	0.64	0.64	0.65
39) REAL ESTATE LOANS--RESIDENTIAL	9.67	6.86	10.13	8.46	8.71	11.04
40) REAL ESTATE LOANS--OTHER	4.95	6.21	8.14	12.29	14.30	11.00
41) COMMERCIAL AND INDUSTRIAL LOANS	27.16	24.92	22.05	22.29	22.12	22.07
42) PERSONAL LOANS	13.23	11.84	11.85	9.49	16.23	11.50
43) AGRIC./ LEASE FIN./ OTHER LOANS	12.10	11.51	13.89	9.98	3.81	15.11
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	32.83	34.06	33.31	31.43	32.56	27.98
45) PUBLIC FUNDS DEMAND DEPOSITS	0.41	0.23	0.26	0.26	0.38	0.41
46) TOTAL DEMAND DEPOSITS*	32.94	34.32	34.19	33.76	33.56	28.56
47) SAVINGS DEPOSITS IPC*	23.60	18.57	21.25	15.83	18.21	12.36
48) TIME DEPOSITS IPC*	40.11	37.65	40.15	43.00	40.05	40.01
49) PUBLIC TIME & SAVINGS DEPOSITS	9.19	5.70	5.25	4.75	6.46	4.81
50) TOTAL TIME & SAVINGS DEPOSITS	67.20	61.93	66.72	70.86	66.48	64.21
51) MEMO: MONEY MARKET CD'S	19.83	14.35	11.76	9.82	11.04	7.09
52) MEMO: TIME DEPOSITS OVER 100M	13.50	21.37	23.23	33.99	27.92	31.71
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	1.98	18.39
54) TOTAL DEPOSITS (FGN.& DOM.)	102.51	96.09	101.15	102.34	100.25	97.05
55) BORROWINGS	4.04	2.65	2.26	2.07	2.08	6.82
56) NET LARGE LIABILITIES	5.79	12.67	13.69	24.69	17.61	42.63
57) NON-RATE ASSET/LIABILITY GAP	30.06	33.99	31.87	25.98	28.37	23.29
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	264.04	99.25	27.48	9.48	-0.11	-8.99
59) NET INCOME--1 YR.	264.04	112.00	30.49	9.51	5.71	-9.80
60) AVERAGE ASSETS--1 YR.	73.25	76.88	29.46	32.95	18.76	18.96
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	150.85	153.70	160.95	240.43	100.50	48.54
62) NET INCOME--5 YRS.	146.22	155.23	164.18	237.77	99.84	59.57
63) AVERAGE ASSETS--5 YRS.	13.61	84.97	111.02	112.80	88.34	68.04

* DOMESTIC ONLY

Colorado

PROFIT DISTRIBUTION PROFILE 1981 COLORADO BASED ON 322 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.61	12.15	12.77	13.40	14.13
2) INTEREST EXPENSE	7.99	7.10	6.31	5.39	4.49
3) NET INTEREST MARGIN	5.00	5.71	6.58	7.40	8.42
4) TRUST INCOME	0.03	0.09	0.21	0.28	0.37
5) SERVICE CHARGES ON DEPOSITS*	0.19	0.32	0.52	0.83	1.25
6) OTHER NON-INTEREST INCOME	0.12	0.18	0.31	0.49	0.89
7) SALARIES AND BENEFITS	3.26	2.63	2.20	1.77	1.42
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.20	0.89	0.61	0.42	0.30
9) LOAN LOSS PROVISION	0.85	0.50	0.31	0.16	0.08
10) OTHER NON-INTEREST EXPENSE	2.54	1.94	1.54	1.18	0.92
11) LESS F.T.E. ADJUSTMENT	0.14	0.37	0.56	0.75	0.97
12) TAX PROVISION	1.54	0.99	0.59	0.24	0.06
13) RETURN ON ASSETS--OPERATING INCOME	0.70	1.17	1.56	1.99	2.42
14) RETURN ON ASSETS--NET INCOME	0.70	1.11	1.53	1.97	2.46
15) RETURN ON EQUITY--NET INCOME	8.00	12.29	16.74	21.52	26.27
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.43	14.15	14.99	15.79	16.94
17) BREAK EVEN YIELD	14.53	12.96	11.77	10.61	9.93
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.90	10.69	11.53	12.60	13.63
19) YIELD ON LOANS	14.06	15.01	15.92	16.90	17.76
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.43	0.70	0.37	0.17	0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.39	0.95	0.57	0.29	0.14
22) RATE ON TIME AND SAVINGS	8.51	9.29	10.18	10.90	11.82
23) RATE ON TOTAL INTEREST FUNDS	8.65	9.38	10.21	11.16	12.09
24) INTEREST EXPENSE % EARNING ASSETS	9.28	8.22	7.28	6.40	5.42
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	6.94	17.24	27.15	35.40	41.24
26) CASH DIVIDEND AS % OF OPERATING INCOME	13.97	23.45	37.36	56.19	96.75
27) CAPITAL FORMATION RATIO	0.14	6.02	10.43	14.86	19.56
28) EQUITY CAPITAL AS % OF ASSETS	7.02	7.94	8.91	10.49	12.95
Productivity					
29) EARNING ASSETS AS % OF ASSETS	78.68	82.42	85.55	88.26	90.70
30) CASH & DUE (NON-INT.) AS % OF ASSETS	15.88	12.01	9.36	7.69	6.33
31) NON-INT. INCOME % NON-INT. EXPENSE	12.27	16.44	21.91	28.27	35.90
32) PERSONNEL EXPENSE PER EMPLOYEE	21416	19213	17069	15350	13913
33) EMPLOYEES PER MILLION ASSETS	1.95	1.54	1.27	1.02	0.78
34) NON-INTEREST INCOME AS % OF SALARIES	23.17	32.38	44.42	59.03	76.34
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	13.77	19.09	23.94	30.71	37.19
36) FED. FUNDS SOLD	1.28	2.72	5.95	10.66	16.66
37) TOTAL LOANS	51.98	60.57	68.39	75.16	78.45
38) RESERVE FOR LOAN LOSS	0.36	0.50	0.70	0.85	1.01
39) REAL ESTATE LOANS--RESIDENTIAL	1.62	4.30	9.48	16.36	21.12
40) REAL ESTATE LOANS--OTHER	1.93	3.57	7.66	12.00	17.95
41) COMMERCIAL AND INDUSTRIAL LOANS	8.30	12.75	19.08	26.91	34.88
42) PERSONAL LOANS	5.78	8.38	13.42	18.53	24.36
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.95	4.18	9.53	18.85	34.43
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	20.07	24.79	30.11	38.07	46.14
45) PUBLIC FUNDS DEMAND DEPOSITS	0.16	0.52	1.23	2.82	4.82
46) TOTAL DEMAND DEPOSITS*	21.77	26.84	32.53	40.03	48.13
47) SAVINGS DEPOSITS IPC*	10.45	15.50	20.73	26.11	32.39
48) TIME DEPOSITS IPC*	23.36	29.39	36.19	42.52	49.68
49) PUBLIC TIME & SAVINGS DEPOSITS	2.04	4.61	9.15	13.91	20.84
50) TOTAL TIME & SAVINGS DEPOSITS	55.70	61.93	68.30	73.20	77.94
51) MEMO: MONEY MARKET CD'S	8.84	12.47	17.20	23.77	31.19
52) MEMO: TIME DEPOSITS OVER 100M	4.24	8.65	15.07	23.03	31.08
53) FOREIGN DEPOSITS		1.12	2.15	3.19	
54) TOTAL DEPOSITS (FGN.& DOM.)	92.65	97.93	101.71	105.47	109.88
55) BORROWINGS	0.32	0.70	2.04	4.70	11.75
56) NET LARGE LIABILITIES	0.00	0.00	9.62	19.76	29.73
57) NON-RATE ASSET/LIABILITY GAP	19.10	23.45	28.99	34.19	41.48
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-32.07	-7.54	16.29	40.41	94.11
59) NET INCOME--1 YR.	-32.80	-8.13	15.81	42.72	97.28
60) AVERAGE ASSETS--1 YR.	1.60	9.18	16.34	26.20	46.59
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	16.12	75.04	142.25	270.52	N/A
62) NET INCOME--5 YRS.	2.29	59.76	133.33	258.97	N/A
63) AVERAGE ASSETS--5 YRS.	23.08	37.44	57.47	79.72	135.98

* DOMESTIC ONLY

Colorado

MEDIANS BY RESOURCE CLASS FOR 322 BANKS IN COLORADO

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.68	12.73	13.03	12.76	12.66	11.63
2) INTEREST EXPENSE	6.08	6.31	6.12	6.28	6.90	7.68
3) NET INTEREST MARGIN	6.60	6.41	6.89	6.56	5.97	4.62
4) TRUST INCOME	1.33	0.04	0.05	0.16	0.21	0.32
5) SERVICE CHARGES ON DEPOSITS*	0.51	0.57	0.58	0.44	0.35	0.14
6) OTHER NON-INTEREST INCOME	0.40	0.27	0.28	0.31	0.32	0.79
7) SALARIES AND BENEFITS	2.62	2.22	2.23	2.13	1.79	1.66
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.79	0.60	0.60	0.57	0.48	0.54
9) LOAN LOSS PROVISION	0.43	0.27	0.31	0.25	0.27	0.38
10) OTHER NON-INTEREST EXPENSE	1.92	1.57	1.42	1.30	1.32	1.54
11) LESS F.T.E. ADJUSTMENT	0.34	0.51	0.62	0.61	0.64	0.34
12) TAX PROVISION	0.32	0.60	0.64	0.82	0.59	0.35
13) RETURN ON ASSETS--OPERATING INCOME	1.50	1.56	1.59	1.73	1.55	1.00
14) RETURN ON ASSETS--NET INCOME	1.47	1.51	1.59	1.68	1.57	0.94
15) RETURN ON EQUITY--NET INCOME	12.45	16.80	17.96	20.15	18.86	18.04
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.19	14.79	15.29	14.71	15.00	15.47
17) BREAK EVEN YIELD	13.13	11.53	11.76	11.02	11.90	13.52
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.09	11.38	11.66	11.36	11.09	11.92
19) YIELD ON LOANS	15.99	15.56	16.16	15.73	16.53	17.16
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.57	0.31	0.43	0.35	0.31	0.43
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.93	0.53	0.50	0.49	0.46	0.67
22) RATE ON TIME AND SAVINGS	10.14	10.01	10.09	10.26	10.73	12.13
23) RATE ON TOTAL INTEREST FUNDS	10.15	10.00	10.16	10.19	11.07	13.00
24) INTEREST EXPENSE % EARNING ASSETS	7.39	7.20	7.15	7.19	8.30	9.79
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	19.48	26.73	28.31	31.98	27.24	25.75
26) CASH DIVIDEND AS % OF OPERATING INCOME	44.53	41.03	35.47	30.96	37.39	29.07
27) CAPITAL FORMATION RATIO	7.85	9.77	12.55	12.48	11.54	10.48
28) EQUITY CAPITAL AS % OF ASSETS	10.86	8.98	8.37	8.66	7.79	5.46
Productivity						
29) EARNING ASSETS AS % OF ASSETS	84.59	86.58	85.61	87.05	85.18	75.01
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.56	9.29	9.51	8.31	10.51	20.08
31) NON-INT. INCOME % NON-INT. EXPENSE	19.77	21.13	22.44	21.25	23.90	37.94
32) PERSONNEL EXPENSE PER EMPLOYEE	16802	17177	16617	17465	17157	113
33) EMPLOYEES PER MILLION ASSETS	1.53	1.26	1.25	1.26	1.06	0.82
34) NON-INTEREST INCOME AS % OF SALARIES	41.56	42.24	46.26	41.63	50.75	78.35
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	22.46	23.77	24.20	25.50	24.49	12.99
36) FED. FUNDS SOLD	7.66	6.78	4.89	4.91	2.98	8.61
37) TOTAL LOANS	65.25	66.67	70.31	68.48	68.09	77.67
38) RESERVE FOR LOAN LOSS	0.51	0.69	0.72	0.74	0.80	0.81
39) REAL ESTATE LOANS--RESIDENTIAL	10.63	10.57	9.05	9.32	9.13	4.00
40) REAL ESTATE LOANS--OTHER	6.80	5.82	7.43	9.66	12.54	9.70
41) COMMERCIAL AND INDUSTRIAL LOANS	15.85	15.31	21.78	19.60	21.35	26.64
42) PERSONAL LOANS	13.56	10.43	13.40	14.48	18.43	16.11
43) AGRIC./ LEASE FIN./ OTHER LOANS	9.80	11.65	9.10	11.09	2.86	14.26
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	28.90	28.26	32.25	29.84	31.47	43.88
45) PUBLIC FUNDS DEMAND DEPOSITS	2.58	1.23	1.17	1.03	1.03	1.21
46) TOTAL DEMAND DEPOSITS*	32.24	30.76	34.28	31.16	33.11	44.75
47) SAVINGS DEPOSITS IPC*	18.14	20.73	22.83	23.52	19.36	10.20
48) TIME DEPOSITS IPC*	31.75	37.18	36.42	37.24	36.52	32.85
49) PUBLIC TIME & SAVINGS DEPOSITS	13.82	9.12	8.29	5.78	8.72	5.78
50) TOTAL TIME & SAVINGS DEPOSITS	68.77	69.57	67.65	68.45	65.67	47.39
51) MEMO: MONEY MARKET CD'S	17.89	19.72	16.81	16.99	13.29	4.29
52) MEMO: TIME DEPOSITS OVER 100M	13.37	12.74	15.89	13.90	21.47	31.45
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	2.15
54) TOTAL DEPOSITS (FGN.& DOM.)	101.50	102.22	102.67	100.98	100.17	93.41
55) BORROWINGS	0.97	1.88	1.31	1.83	5.98	27.62
56) NET LARGE LIABILITIES	6.40	5.70	11.18	11.24	21.78	41.43
57) NON-RATE ASSET/LIABILITY GAP	30.53	27.91	29.98	28.98	26.77	23.97
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	26.47	12.14	20.77	11.59	18.56	17.16
59) NET INCOME--1 YR.	21.33	11.25	19.65	9.85	18.27	20.63
60) AVERAGE ASSETS--1 YR.	20.06	17.76	14.79	13.79	14.42	26.45
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	183.09	142.09	159.41	136.62	114.95	118.53
62) NET INCOME--5 YRS.	177.14	127.44	155.80	131.74	115.93	106.36
63) AVERAGE ASSETS--5 YRS.	67.31	57.95	57.92	54.68	42.47	78.28

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 CONNECTICUT BASED ON 56 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.99	11.54	12.36	12.94	13.41
2) INTEREST EXPENSE	8.17	7.41	6.83	6.15	5.37
3) NET INTEREST MARGIN	4.20	5.01	5.50	6.07	6.85
4) TRUST INCOME	0.09	0.16	0.29	0.52	0.81
5) SERVICE CHARGES ON DEPOSITS*	0.10	0.18	0.23	0.29	0.38
6) OTHER NON-INTEREST INCOME	0.11	0.13	0.24	0.37	0.52
7) SALARIES AND BENEFITS	2.57	2.32	2.06	1.77	1.55
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.90	0.77	0.63	0.47	0.36
9) LOAN LOSS PROVISION	0.59	0.37	0.26	0.14	0.10
10) OTHER NON-INTEREST EXPENSE	1.55	1.45	1.17	0.97	0.90
11) LESS F.T.E. ADJUSTMENT	0.18	0.37	0.56	0.83	1.14
12) TAX PROVISION	0.69	0.54	0.25	0.11	0.01
13) RETURN ON ASSETS--OPERATING INCOME	0.68	0.85	1.10	1.38	1.83
14) RETURN ON ASSETS--NET INCOME	0.65	0.82	1.08	1.35	1.71
15) RETURN ON EQUITY--NET INCOME	9.15	11.79	14.41	17.51	19.92
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.31	13.15	13.93	14.58	16.14
17) BREAK EVEN YIELD	13.84	12.97	11.55	10.61	9.88
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.10	10.79	11.58	12.91	13.68
19) YIELD ON LOANS	12.23	13.14	14.14	14.78	15.96
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.79	0.48	0.30	0.13	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.97	0.61	0.44	0.26	0.14
22) RATE ON TIME AND SAVINGS	8.72	9.32	9.89	10.86	11.76
23) RATE ON TOTAL INTEREST FUNDS	8.72	9.52	10.23	11.56	12.22
24) INTEREST EXPENSE % EARNING ASSETS	9.35	8.54	7.75	6.91	6.15
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.67	10.96	18.62	29.62	34.62
26) CASH DIVIDEND AS % OF OPERATING INCOME	15.46	22.00	30.12	41.16	47.36
27) CAPITAL FORMATION RATIO	5.89	7.82	10.39	12.61	16.47
28) EQUITY CAPITAL AS % OF ASSETS	5.17	6.66	7.57	9.39	10.90
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.02	85.94	88.43	90.36	91.95
30) CASH & DUE (NON-INT.) AS % OF ASSETS	15.61	10.32	7.75	5.94	4.60
31) NON-INT. INCOME % NON-INT. EXPENSE	8.49	11.52	14.76	24.32	30.36
32) PERSONNEL EXPENSE PER EMPLOYEE	20380	18939	16909	14421	13773
33) EMPLOYEES PER MILLION ASSETS	1.58	1.41	1.24	1.11	0.86
34) NON-INTEREST INCOME AS % OF SALARIES	17.16	21.42	28.18	49.02	55.36
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	13.81	18.29	23.52	30.91	38.34
36) FED. FUNDS SOLD	0.45	2.39	5.51	9.06	12.50
37) TOTAL LOANS	54.24	63.23	69.07	75.26	79.12
38) RESERVE FOR LOAN LOSS	0.43	0.54	0.63	0.77	0.91
39) REAL ESTATE LOANS--RESIDENTIAL	10.17	13.20	20.06	28.72	35.81
40) REAL ESTATE LOANS--OTHER	1.81	5.56	7.72	10.17	14.65
41) COMMERCIAL AND INDUSTRIAL LOANS	7.17	9.26	14.17	23.53	28.06
42) PERSONAL LOANS	8.07	11.43	17.12	21.94	26.67
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.46	1.49	5.88	10.78	14.57
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	15.35	21.85	25.20	31.89	38.17
45) PUBLIC FUNDS DEMAND DEPOSITS	0.37	0.84	1.52	1.92	2.95
46) TOTAL DEMAND DEPOSITS*	15.45	23.58	27.52	34.00	39.32
47) SAVINGS DEPOSITS IPC*	16.41	21.16	25.43	30.15	36.15
48) TIME DEPOSITS IPC*	29.77	34.52	39.04	46.05	50.47
49) PUBLIC TIME & SAVINGS DEPOSITS	0.05	0.89	3.31	6.23	11.45
50) TOTAL TIME & SAVINGS DEPOSITS	58.23	62.75	68.75	76.96	81.69
51) MEMO: MONEY MARKET CD'S	15.48	18.59	22.46	26.37	31.68
52) MEMO: TIME DEPOSITS OVER 100M	2.44	6.33	10.42	16.74	27.42
53) FOREIGN DEPOSITS	0.12	0.55	2.61	7.31	9.84
54) TOTAL DEPOSITS (FGN.& DOM.)	91.26	94.30	99.18	101.87	108.79
55) BORROWINGS	0.40	1.23	3.68	8.73	15.00
56) NET LARGE LIABILITIES	0.00	0.00	3.12	15.96	22.12
57) NON-RATE ASSET/LIABILITY GAP	14.93	20.61	25.58	29.66	34.49
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-8.01	7.51	22.90	33.47	57.29
59) NET INCOME--1 YR.	-11.11	7.72	18.44	33.33	57.54
60) AVERAGE ASSETS--1 YR.	3.05	8.10	15.67	21.24	28.72
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	42.90	101.69	161.25	264.38	N/A
62) NET INCOME--5 YRS.	45.70	99.22	152.56	223.57	N/A
63) AVERAGE ASSETS--5 YRS.	21.07	30.12	57.11	79.45	134.37

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 56 BANKS IN CONNECTICUT

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.57	12.42	12.10	12.54	12.81	11.86
2) INTEREST EXPENSE	3.69	6.87	6.82	7.11	6.82	6.64
3) NET INTEREST MARGIN	7.88	5.73	5.45	5.48	5.30	5.01
4) TRUST INCOME	2.94	0.45	0.16	0.18	0.32	0.46
5) SERVICE CHARGES ON DEPOSITS*	0.35	0.27	0.20	0.24	0.21	0.28
6) OTHER NON-INTEREST INCOME	0.25	0.13	0.19	0.21	0.27	0.53
7) SALARIES AND BENEFITS	2.57	1.95	1.96	2.17	2.05	2.45
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.67	0.52	0.55	0.65	0.64	0.85
9) LOAN LOSS PROVISION	0.62	0.26	0.24	0.28	0.17	0.30
10) OTHER NON-INTEREST EXPENSE	2.29	1.45	1.13	1.13	1.18	1.15
11) LESS F.T.E. ADJUSTMENT	0.31	0.38	0.58	0.48	0.83	0.56
12) TAX PROVISION	0.64	0.53	0.29	0.10	0.16	0.15
13) RETURN ON ASSETS--OPERATING INCOME	1.71	1.19	1.13	0.85	1.26	0.83
14) RETURN ON ASSETS--NET INCOME	1.71	1.15	1.12	0.93	1.20	0.78
15) RETURN ON EQUITY--NET INCOME	16.52	12.78	14.40	13.36	15.56	14.03
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.89	13.95	13.43	14.15	14.18	14.28
17) BREAK EVEN YIELD	10.61	11.46	11.08	12.42	11.11	11.85
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.32	11.47	12.26	11.06	11.85	11.65
19) YIELD ON LOANS	13.17	14.12	13.46	14.19	13.99	14.84
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.30	0.31	0.25	0.40	0.24	0.32
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.97	0.47	0.37	0.50	0.31	0.54
22) RATE ON TIME AND SAVINGS	7.95	9.82	9.71	9.88	10.50	10.43
23) RATE ON TOTAL INTEREST FUNDS	8.73	9.82	9.89	10.45	10.87	11.33
24) INTEREST EXPENSE % EARNING ASSETS	4.43	7.69	7.81	8.07	7.76	7.88
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	33.78	29.83	19.40	10.96	11.04	17.13
26) CASH DIVIDEND AS % OF OPERATING INCOME	30.12	24.48	22.07	32.41	35.85	39.52
27) CAPITAL FORMATION RATIO	12.23	11.74	12.53	10.21	9.48	7.94
28) EQUITY CAPITAL AS % OF ASSETS	9.78	8.58	7.67	7.08	8.23	6.10
Productivity						
29) EARNING ASSETS AS % OF ASSETS	84.36	88.45	89.96	88.32	89.71	85.13
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.53	7.60	7.20	8.79	7.30	11.05
31) NON-INT. INCOME % NON-INT. EXPENSE	13.31	10.58	14.34	13.20	23.68	28.14
32) PERSONNEL EXPENSE PER EMPLOYEE	5327	17185	14915	14493	17715	18333
33) EMPLOYEES PER MILLION ASSETS	1.41	1.13	1.16	1.52	1.22	1.26
34) NON-INTEREST INCOME AS % OF SALARIES	28.65	21.42	26.70	25.37	50.57	52.94
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	11.68	20.57	23.52	16.08	30.11	25.11
36) FED. FUNDS SOLD	11.60	9.20	6.01	4.35	5.77	0.45
37) TOTAL LOANS	75.43	68.72	68.42	76.19	65.93	73.06
38) RESERVE FOR LOAN LOSS	0.73	0.60	0.56	0.78	0.60	0.71
39) REAL ESTATE LOANS--RESIDENTIAL	17.87	19.75	23.51	26.64	14.95	15.58
40) REAL ESTATE LOANS--OTHER	3.59	6.37	8.15	10.02	8.05	9.57
41) COMMERCIAL AND INDUSTRIAL LOANS	12.00	12.01	10.65	23.96	12.90	22.21
42) PERSONAL LOANS	21.68	19.92	15.72	8.19	17.30	21.90
43) AGRIC./ LEASE FIN./ OTHER LOANS	16.18	8.74	6.28	7.12	0.58	5.32
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	51.66	24.12	24.59	26.75	25.43	32.74
45) PUBLIC FUNDS DEMAND DEPOSITS	1.05	1.64	1.21	1.71	1.44	1.87
46) TOTAL DEMAND DEPOSITS*	54.62	25.29	25.22	27.94	26.68	35.69
47) SAVINGS DEPOSITS IPC*	25.06	29.20	29.24	23.73	24.06	21.76
48) TIME DEPOSITS IPC*	10.82	44.42	38.30	38.83	38.63	31.55
49) PUBLIC TIME & SAVINGS DEPOSITS	5.69	2.86	2.67	2.94	3.31	4.67
50) TOTAL TIME & SAVINGS DEPOSITS	48.60	75.86	70.70	72.24	67.53	60.89
51) MEMO: MONEY MARKET CD'S	26.17	25.84	23.19	22.14	21.64	15.52
52) MEMO: TIME DEPOSITS OVER 100M	7.57	6.63	9.95	8.44	12.63	11.36
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	2.61
54) TOTAL DEPOSITS (FGN.& DOM.)	100.19	100.37	96.63	100.19	96.42	96.07
55) BORROWINGS	2.98	0.73	2.12	4.77	3.54	11.72
56) NET LARGE LIABILITIES	0.00	0.54	2.44	8.22	0.20	19.88
57) NON-RATE ASSET/LIABILITY GAP	45.98	24.12	24.03	22.13	26.89	26.82
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-8.01	31.28	30.54	3.70	19.30	16.58
59) NET INCOME--1 YR.	-11.11	22.16	29.82	13.88	17.24	16.14
60) AVERAGE ASSETS--1 YR.	11.00	18.73	15.67	10.41	12.18	11.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	245.83	185.79	216.66	115.82	111.33	142.68
62) NET INCOME--5 YRS.	245.83	164.77	195.77	104.92	104.31	143.78
63) AVERAGE ASSETS--5 YRS.	66.80	75.67	63.67	33.96	58.11	36.27

* DOMESTIC ONLY

Delaware

PROFIT DISTRIBUTION PROFILE 1981 DELAWARE BASED ON 18 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.15	10.61	11.19	11.89	12.19
2) INTEREST EXPENSE	7.84	7.14	6.67	6.21	4.23
3) NET INTEREST MARGIN	3.61	4.19	4.66	5.15	6.18
4) TRUST INCOME	0.02	0.04	0.19	0.38	0.97
5) SERVICE CHARGES ON DEPOSITS*	0.11	0.20	0.25	0.41	0.77
6) OTHER NON-INTEREST INCOME	0.06	0.10	0.20	0.34	0.55
7) SALARIES AND BENEFITS	3.50	2.29	1.48	1.25	1.10
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.06	0.80	0.44	0.33	0.23
9) LOAN LOSS PROVISION	0.49	0.22	0.10	0.06	0.02
10) OTHER NON-INTEREST EXPENSE	1.50	1.16	0.87	0.66	0.46
11) LESS F.T.E. ADJUSTMENT	0.07	0.29	0.41	0.54	0.82
12) TAX PROVISION	1.04	0.92	0.46	0.20	0.06
13) RETURN ON ASSETS--OPERATING INCOME	0.70	0.94	1.10	1.36	1.81
14) RETURN ON ASSETS--NET INCOME	0.65	0.76	1.01	1.36	1.75
15) RETURN ON EQUITY--NET INCOME	6.50	10.30	12.39	14.91	16.54
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.46	11.82	12.38	12.91	16.21
17) BREAK EVEN YIELD	13.27	11.24	10.07	9.61	8.62
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.34	9.61	10.48	11.30	14.82
19) YIELD ON LOANS	9.98	10.93	11.98	13.44	13.99
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.14	0.23	0.12	0.04	-0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.28	0.47	0.22	0.10	0.03
22) RATE ON TIME AND SAVINGS	8.74	9.24	9.65	10.35	11.02
23) RATE ON TOTAL INTEREST FUNDS	8.74	9.24	9.79	10.37	12.08
24) INTEREST EXPENSE % EARNING ASSETS	8.92	8.42	7.37	6.77	5.28
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	8.21	16.03	32.01	39.23	40.29
26) CASH DIVIDEND AS % OF OPERATING INCOME	4.15	14.92	24.81	29.91	44.47
27) CAPITAL FORMATION RATIO	4.01	6.74	8.95	11.48	15.41
28) EQUITY CAPITAL AS % OF ASSETS	6.02	7.19	9.74	10.97	12.87
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.04	86.99	90.80	92.15	94.01
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.97	9.44	6.51	5.22	4.24
31) NON-INT. INCOME % NON-INT. EXPENSE	8.77	15.90	21.64	25.50	33.33
32) PERSONNEL EXPENSE PER EMPLOYEE	19699	18414	16806	13780	12254
33) EMPLOYEES PER MILLION ASSETS	2.83	1.33	0.92	0.82	0.65
34) NON-INTEREST INCOME AS % OF SALARIES	16.30	26.38	42.31	50.15	66.66
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	12.24	18.46	21.44	30.91	47.82
36) FED. FUNDS SOLD	3.38	8.83	16.29	21.12	26.00
37) TOTAL LOANS	44.23	55.66	59.40	64.91	66.70
38) RESERVE FOR LOAN LOSS	0.11	0.26	0.59	0.71	0.81
39) REAL ESTATE LOANS--RESIDENTIAL	14.19	16.39	28.32	32.62	38.90
40) REAL ESTATE LOANS--OTHER	4.90	6.07	10.88	14.00	17.37
41) COMMERCIAL AND INDUSTRIAL LOANS	2.80	3.97	5.87	6.41	17.50
42) PERSONAL LOANS	3.76	5.68	6.71	15.41	19.52
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.40	1.18	4.43	7.25	15.26
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	16.10	18.71	21.78	25.74	45.49
45) PUBLIC FUNDS DEMAND DEPOSITS	0.08	0.25	0.39	0.75	1.22
46) TOTAL DEMAND DEPOSITS*	17.13	20.44	22.22	26.33	45.61
47) SAVINGS DEPOSITS IPC*	13.35	17.22	19.71	29.13	38.06
48) TIME DEPOSITS IPC*	28.23	37.80	46.86	58.48	61.50
49) PUBLIC TIME & SAVINGS DEPOSITS	0.04	0.26	0.76	1.56	3.53
50) TOTAL TIME & SAVINGS DEPOSITS	50.50	67.47	73.94	77.47	81.21
51) MEMO: MONEY MARKET CD'S	13.12	19.75	25.06	30.04	41.95
52) MEMO: TIME DEPOSITS OVER 100M	2.22	5.51	6.73	11.02	12.18
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	89.56	94.20	96.36	97.94	109.29
55) BORROWINGS	0.10	0.26	2.80	9.69	24.63
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	3.06
57) NON-RATE ASSET/LIABILITY GAP	15.50	22.52	24.97	26.54	40.47
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-3.62	1.16	11.75	59.65	139.28
59) NET INCOME--1 YR.	-12.90	-1.84	13.40	40.17	135.48
60) AVERAGE ASSETS--1 YR.	4.56	14.72	17.05	19.60	58.55
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	7.67	55.76	72.75	115.89	244.20
62) NET INCOME--5 YRS.	-17.85	44.89	66.66	98.94	235.91
63) AVERAGE ASSETS--5 YRS.	19.27	32.69	47.68	51.70	56.42

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 18 BANKS IN DELAWARE

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.58	11.74	10.90	10.32	12.06	11.77
2) INTEREST EXPENSE	6.28	6.85	6.21	5.56	7.49	7.69
3) NET INTEREST MARGIN	4.70	4.89	4.68	4.76	4.57	4.44
4) TRUST INCOME	0.00	0.02	0.16	0.04	0.13	0.38
5) SERVICE CHARGES ON DEPOSITS*	0.26	0.15	0.33	0.54	0.34	0.23
6) OTHER NON-INTEREST INCOME	0.16	0.23	0.22	0.10	0.22	0.34
7) SALARIES AND BENEFITS	2.34	1.45	1.15	1.65	1.44	2.29
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.99	0.40	0.20	0.51	0.41	0.64
9) LOAN LOSS PROVISION	0.08	0.07	0.02	0.22	0.28	0.15
10) OTHER NON-INTEREST EXPENSE	1.17	0.67	0.79	1.05	1.03	0.86
11) LESS F.T.E. ADJUSTMENT	0.36	0.52	0.39	0.24	0.44	0.42
12) TAX PROVISION	0.40	0.46	1.00	0.67	0.48	0.27
13) RETURN ON ASSETS--OPERATING INCOME	0.87	1.19	1.74	1.16	1.16	0.80
14) RETURN ON ASSETS--NET INCOME	0.80	1.21	1.61	1.04	1.15	0.69
15) RETURN ON EQUITY--NET INCOME	7.93	13.09	14.31	9.63	15.09	12.26
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.89	12.86	11.85	12.15	13.41	12.88
17) BREAK EVEN YIELD	10.54	10.02	8.43	9.70	11.08	11.24
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.82	11.13	10.13	9.87	13.10	10.85
19) YIELD ON LOANS	10.76	11.39	11.14	12.74	13.27	13.45
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.12	0.13	0.03	0.29	0.57	0.16
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.24	0.15	0.03	0.47	0.70	0.38
22) RATE ON TIME AND SAVINGS	9.55	9.68	9.09	9.92	13.50	10.35
23) RATE ON TOTAL INTEREST FUNDS	9.55	9.69	9.06	10.15	12.08	11.12
24) INTEREST EXPENSE % EARNING ASSETS	6.96	7.51	6.75	6.49	8.31	8.46
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	27.43	32.01	36.72	37.21	24.34	25.19
26) CASH DIVIDEND AS % OF OPERATING INCOME	14.92	26.95	15.61	23.65	24.81	44.47
27) CAPITAL FORMATION RATIO	6.15	9.17	12.04	7.18	13.19	7.36
28) EQUITY CAPITAL AS % OF ASSETS	12.12	9.48	11.34	10.84	7.68	6.37
Productivity						
29) EARNING ASSETS AS % OF ASSETS	87.30	92.08	92.02	84.78	90.02	91.38
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.29	5.63	5.64	12.38	6.48	5.22
31) NON-INT. INCOME % NON-INT. EXPENSE	11.75	18.48	28.82	19.73	24.65	30.27
32) PERSONNEL EXPENSE PER EMPLOYEE	3069	5760	7076	6806	6626	9699
33) EMPLOYEES PER MILLION ASSETS	1.86	1.02	0.67	0.98	0.87	1.18
34) NON-INTEREST INCOME AS % OF SALARIES	22.70	33.91	54.21	38.29	49.29	50.15
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	17.18	20.36	23.10	19.95	39.36	33.51
36) FED. FUNDS SOLD	21.13	18.62	16.07	21.52	4.49	6.98
37) TOTAL LOANS	59.98	62.85	60.67	57.79	55.46	56.96
38) RESERVE FOR LOAN LOSS	0.28	0.53	0.26	0.72	0.66	0.57
39) REAL ESTATE LOANS--RESIDENTIAL	28.32	31.87	34.48	26.03	20.29	14.39
40) REAL ESTATE LOANS--OTHER	10.88	11.70	7.27	14.38	10.95	7.07
41) COMMERCIAL AND INDUSTRIAL LOANS	5.40	4.66	4.81	4.88	6.22	14.37
42) PERSONAL LOANS	6.17	6.44	6.56	5.13	17.68	16.35
43) AGRIC./ LEASE FIN./ OTHER LOANS	5.46	6.50	7.66	8.07	0.96	1.05
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	25.67	20.12	19.16	37.73	15.70	21.83
45) PUBLIC FUNDS DEMAND DEPOSITS	0.48	0.28	0.51	0.98	14.98	0.25
46) TOTAL DEMAND DEPOSITS*	26.30	20.44	19.68	38.72	30.69	22.20
47) SAVINGS DEPOSITS IPC*	31.53	20.04	31.77	18.30	15.86	18.54
48) TIME DEPOSITS IPC*	39.31	58.48	42.11	41.37	44.19	46.74
49) PUBLIC TIME & SAVINGS DEPOSITS	1.56	0.33	0.04	1.89	2.56	1.01
50) TOTAL TIME & SAVINGS DEPOSITS	72.79	77.47	73.94	61.58	62.63	67.47
51) MEMO: MONEY MARKET CD'S	26.97	25.01	26.49	20.54	21.61	19.75
52) MEMO: TIME DEPOSITS OVER 100M	9.13	6.03	1.89	7.91	6.34	11.02
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	102.58	97.92	93.63	100.31	93.34	89.56
55) BORROWINGS	1.75	0.12	0.91	3.13	7.74	9.69
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	3.06
57) NON-RATE ASSET/LIABILITY GAP	27.03	22.52	25.13	35.27	29.60	24.86
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	27.24	30.57	14.16	50.39	0.90	10.66
59) NET INCOME--1 YR.	25.75	28.93	10.51	26.39	7.03	3.86
60) AVERAGE ASSETS--1 YR.	17.30	19.60	15.02	48.76	10.83	17.01
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	55.76	69.42	86.37	94.05	163.72	55.76
62) NET INCOME--5 YRS.	55.76	66.66	69.26	68.04	167.42	49.69
63) AVERAGE ASSETS--5 YRS.	49.44	47.68	40.85	51.54	53.17	20.86

* DOMESTIC ONLY

District of Columbia

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1981 DISTRICT OF COLUMBIA BASED ON 17 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.83	10.92	12.06	12.87	14.20
2) INTEREST EXPENSE	8.61	7.73	5.92	4.76	4.01
3) NET INTEREST MARGIN	3.44	4.90	6.46	6.98	7.24
4) TRUST INCOME		0.16	0.28	0.58	
5) SERVICE CHARGES ON DEPOSITS*	0.12	0.22	0.43	0.65	0.84
6) OTHER NON-INTEREST INCOME	0.05	0.06	0.15	0.22	0.23
7) SALARIES AND BENEFITS	2.93	2.72	2.25	1.91	1.32
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.96	0.94	0.79	0.41	0.37
9) LOAN LOSS PROVISION	0.56	0.45	0.23	0.15	0.14
10) OTHER NON-INTEREST EXPENSE	2.76	2.34	1.40	0.93	0.60
11) LESS F.T.E. ADJUSTMENT	0.06	0.27	0.42	0.59	0.75
12) TAX PROVISION	1.02	0.88	0.40	0.20	0.08
13) RETURN ON ASSETS--OPERATING INCOME	0.27	0.70	1.01	1.45	1.75
14) RETURN ON ASSETS--NET INCOME	0.35	0.70	0.98	1.45	2.07
15) RETURN ON EQUITY--NET INCOME	4.53	10.01	12.49	15.26	23.64
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.33	13.10	14.64	15.09	16.56
17) BREAK EVEN YIELD	13.39	13.18	12.20	11.00	10.85
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.87	10.19	10.61	12.47	13.12
19) YIELD ON LOANS	12.37	13.25	15.28	16.09	16.61
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.92	0.89	0.38	0.08	-0.68
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.92	0.73	0.49	0.30	0.24
22) RATE ON TIME AND SAVINGS	7.54	9.58	10.65	11.73	12.53
23) RATE ON TOTAL INTEREST FUNDS	7.61	10.79	11.24	12.66	13.83
24) INTEREST EXPENSE % EARNING ASSETS	10.45	9.02	7.14	6.17	4.53
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	7.99	16.64	31.24	40.12	44.05
26) CASH DIVIDEND AS % OF OPERATING INCOME	14.42	16.17	32.87	57.19	92.28
27) CAPITAL FORMATION RATIO	0.34	5.21	9.01	11.59	20.00
28) EQUITY CAPITAL AS % OF ASSETS	5.30	5.74	7.56	11.09	12.96
Productivity					
29) EARNING ASSETS AS % OF ASSETS	81.94	82.67	84.91	86.41	88.59
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.53	12.06	10.48	8.43	7.30
31) NON-INT. INCOME % NON-INT. EXPENSE	5.14	10.22	17.23	23.80	29.41
32) PERSONNEL EXPENSE PER EMPLOYEE	21666	20762	18888	17849	16917
33) EMPLOYEES PER MILLION ASSETS	1.60	1.44	1.18	0.95	0.64
34) NON-INTEREST INCOME AS % OF SALARIES	12.20	21.26	33.97	42.25	53.80
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	17.48	20.09	26.82	36.99	38.92
36) FED. FUNDS SOLD	0.38	1.43	8.37	19.26	25.22
37) TOTAL LOANS	37.50	51.34	61.51	71.93	78.20
38) RESERVE FOR LOAN LOSS	0.41	0.60	0.76	0.93	1.09
39) REAL ESTATE LOANS--RESIDENTIAL	3.55	6.28	12.32	18.04	20.32
40) REAL ESTATE LOANS--OTHER	0.97	3.86	10.14	12.48	15.23
41) COMMERCIAL AND INDUSTRIAL LOANS	8.54	10.68	17.88	39.41	47.86
42) PERSONAL LOANS	2.50	3.47	8.40	12.71	15.34
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.93	2.36	5.32	12.15	16.72
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	24.02	33.47	38.83	48.61	50.57
45) PUBLIC FUNDS DEMAND DEPOSITS	0.34	0.39	1.06	5.45	7.74
46) TOTAL DEMAND DEPOSITS*	31.18	33.62	40.75	51.63	56.37
47) SAVINGS DEPOSITS IPC*	10.44	12.65	16.12	21.02	41.61
48) TIME DEPOSITS IPC*	18.91	21.83	30.29	39.47	42.59
49) PUBLIC TIME & SAVINGS DEPOSITS	0.01	0.32	0.97	1.32	3.34
50) TOTAL TIME & SAVINGS DEPOSITS	36.83	39.25	46.75	60.63	64.66
51) MEMO: MONEY MARKET CD'S	3.40	4.31	7.17	11.93	12.83
52) MEMO: TIME DEPOSITS OVER 100M	5.89	7.70	22.11	30.45	32.38
53) FOREIGN DEPOSITS		1.30	21.54	33.25	
54) TOTAL DEPOSITS (FGN.& DOM.)	88.25	93.86	96.70	105.14	105.42
55) BORROWINGS	1.78	3.71	7.12	14.32	17.87
56) NET LARGE LIABILITIES	0.00	0.00	23.70	33.15	38.27
57) NON-RATE ASSET/LIABILITY GAP	22.00	27.38	36.44	43.43	58.26
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-31.61	-2.85	13.72	108.01	145.18
59) NET INCOME--1 YR.	-34.92	0.21	12.76	113.02	175.45
60) AVERAGE ASSETS--1 YR.	-4.57	-1.66	15.00	24.44	71.80
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-46.24	60.50	98.17	N/A	N/A
62) NET INCOME--5 YRS.	-47.93	36.68	84.57	N/A	N/A
63) AVERAGE ASSETS--5 YRS.	16.92	23.26	50.60	88.45	134.77

* DOMESTIC ONLY

District of Columbia

MEDIANS BY RESOURCE CLASS FOR 17 BANKS IN DISTRICT OF COLUMBIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	0.00	12.87	10.69	11.00	12.72	11.82
2) INTEREST EXPENSE	0.00	5.86	4.02	4.76	5.98	7.93
3) NET INTEREST MARGIN	0.00	7.01	6.67	6.62	6.53	3.68
4) TRUST INCOME	0.00	0.00	0.00	0.00	0.00	0.28
5) SERVICE CHARGES ON DEPOSITS*	0.00	0.29	0.31	0.66	0.33	0.37
6) OTHER NON-INTEREST INCOME	0.00	0.06	0.10	0.16	0.12	0.22
7) SALARIES AND BENEFITS	0.00	2.49	2.11	2.82	2.09	2.13
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.00	0.93	0.33	0.71	0.82	0.71
9) LOAN LOSS PROVISION	0.00	0.18	0.00	0.43	0.20	0.21
10) OTHER NON-INTEREST EXPENSE	0.00	2.06	1.37	2.34	1.40	0.74
11) LESS F.T.E. ADJUSTMENT	0.00	0.27	0.33	0.23	0.53	0.52
12) TAX PROVISION	0.00	0.67	1.11	0.35	0.88	0.14
13) RETURN ON ASSETS--OPERATING INCOME	0.00	1.05	1.80	0.56	1.45	0.82
14) RETURN ON ASSETS--NET INCOME	0.00	1.44	2.11	0.70	1.40	0.82
15) RETURN ON EQUITY--NET INCOME	0.00	11.59	21.87	10.23	17.11	12.89
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	0.00	15.09	12.68	12.95	14.94	13.68
17) BREAK EVEN YIELD	0.00	12.80	8.78	11.63	11.90	12.91
18) YIELD ON INVESTMENT SECURITIES (FTE)	0.00	13.12	11.17	10.53	10.56	10.35
19) YIELD ON LOANS	0.00	15.96	12.58	13.61	16.09	15.28
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.00	0.08	-2.49	0.93	0.39	0.30
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.00	0.49	0.00	0.83	0.39	0.31
22) RATE ON TIME AND SAVINGS	0.00	10.38	8.29	9.19	11.73	10.61
23) RATE ON TOTAL INTEREST FUNDS	0.00	11.62	8.64	9.65	12.66	11.67
24) INTEREST EXPENSE % EARNING ASSETS	0.00	6.84	4.73	5.59	7.14	9.34
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.00	40.12	38.53	35.42	36.34	15.20
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	16.17	15.82	26.12	37.92	57.19
27) CAPITAL FORMATION RATIO	0.00	11.59	20.88	8.35	10.62	5.21
28) EQUITY CAPITAL AS % OF ASSETS	0.00	12.45	11.77	6.59	8.51	6.08
Productivity						
29) EARNING ASSETS AS % OF ASSETS	0.00	85.69	84.06	85.44	85.73	84.48
30) CASH & DUE (NON-INT.) AS % OF ASSETS	0.00	9.53	10.22	8.19	11.94	10.54
31) NON-INT. INCOME % NON-INT. EXPENSE	0.00	5.94	10.92	16.63	10.31	24.10
32) PERSONNEL EXPENSE PER EMPLOYEE	0	8043	9232	8343	7849	869
33) EMPLOYEES PER MILLION ASSETS	0.00	1.38	1.10	1.52	1.17	0.95
34) NON-INTEREST INCOME AS % OF SALARIES	0.00	12.82	19.13	32.18	21.31	42.25
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	0.00	26.41	48.26	28.88	25.78	29.13
36) FED. FUNDS SOLD	0.00	24.68	12.86	5.92	1.43	3.98
37) TOTAL LOANS	0.00	42.56	38.05	58.60	71.93	61.51
38) RESERVE FOR LOAN LOSS	0.00	0.95	0.79	0.85	0.76	0.69
39) REAL ESTATE LOANS--RESIDENTIAL	0.00	12.32	8.82	19.18	3.55	15.15
40) REAL ESTATE LOANS--OTHER	0.00	5.47	5.16	6.90	12.48	10.90
41) COMMERCIAL AND INDUSTRIAL LOANS	0.00	17.88	7.99	15.65	47.86	16.42
42) PERSONAL LOANS	0.00	3.47	14.87	6.77	10.24	12.71
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.00	5.32	1.97	9.78	1.80	16.72
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	0.00	38.71	43.46	39.57	46.49	32.06
45) PUBLIC FUNDS DEMAND DEPOSITS	0.00	0.34	6.60	1.52	0.61	1.39
46) TOTAL DEMAND DEPOSITS*	0.00	39.06	50.08	40.02	46.89	33.13
47) SAVINGS DEPOSITS IPC*	0.00	11.42	24.67	29.76	14.52	14.17
48) TIME DEPOSITS IPC*	0.00	30.29	24.31	25.32	32.72	27.53
49) PUBLIC TIME & SAVINGS DEPOSITS	0.00	1.69	0.98	1.32	0.30	0.96
50) TOTAL TIME & SAVINGS DEPOSITS	0.00	45.07	49.48	63.20	46.75	46.05
51) MEMO: MONEY MARKET CD'S	0.00	11.62	6.52	12.53	4.39	4.31
52) MEMO: TIME DEPOSITS OVER 100M	0.00	26.42	18.75	14.90	27.12	18.01
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	21.54
54) TOTAL DEPOSITS (FGN.& DOM.)	0.00	93.86	99.57	105.27	95.72	95.09
55) BORROWINGS	0.00	3.94	1.78	4.09	9.75	10.65
56) NET LARGE LIABILITIES	0.00	3.44	12.14	6.14	29.01	33.15
57) NON-RATE ASSET/LIABILITY GAP	0.00	38.18	49.62	32.69	42.90	27.00
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	0.00	8.87	65.51	52.58	16.24	0.63
59) NET INCOME--1 YR.	0.00	35.59	74.30	58.75	12.53	0.63
60) AVERAGE ASSETS--1 YR.	0.00	22.28	35.07	2.79	18.69	19.39
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	0.00	257.80	206.15	91.00	167.62	60.50
62) NET INCOME--5 YRS.	0.00	287.27	205.98	29.20	167.62	51.75
63) AVERAGE ASSETS--5 YRS.	0.00	114.54	33.19	26.01	83.85	45.91

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 FLORIDA BASED ON 488 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.25	10.94	11.61	12.26	13.03
2) INTEREST EXPENSE	7.73	7.09	6.38	5.54	4.41
3) NET INTEREST MARGIN	3.86	4.60	5.41	6.23	7.10
4) TRUST INCOME	0.05	0.10	0.21	0.37	0.55
5) SERVICE CHARGES ON DEPOSITS*	0.15	0.27	0.46	0.70	1.03
6) OTHER NON-INTEREST INCOME	0.10	0.14	0.21	0.34	0.61
7) SALARIES AND BENEFITS	2.65	2.25	1.82	1.54	1.26
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.08	0.85	0.65	0.46	0.35
9) LOAN LOSS PROVISION	0.54	0.28	0.17	0.08	0.04
10) OTHER NON-INTEREST EXPENSE	2.20	1.81	1.43	1.11	0.88
11) LESS F.T.E. ADJUSTMENT	0.19	0.36	0.57	0.77	0.99
12) TAX PROVISION	0.93	0.63	0.28	0.07	-0.10
13) RETURN ON ASSETS--OPERATING INCOME	0.45	0.80	1.12	1.51	1.92
14) RETURN ON ASSETS--NET INCOME	0.37	0.77	1.08	1.44	1.88
15) RETURN ON EQUITY--NET INCOME	4.54	9.28	13.46	16.94	20.57
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.94	12.77	13.53	14.50	15.73
17) BREAK EVEN YIELD	13.75	12.29	11.25	10.18	9.23
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.86	10.63	11.34	12.10	13.25
19) YIELD ON LOANS	12.51	13.37	14.21	15.15	16.12
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.87	0.48	0.20	0.08	-0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.02	0.60	0.35	0.18	0.08
22) RATE ON TIME AND SAVINGS	8.23	9.31	10.06	10.77	11.50
23) RATE ON TOTAL INTEREST FUNDS	8.39	9.54	10.25	11.01	11.73
24) INTEREST EXPENSE % EARNING ASSETS	8.93	8.24	7.49	6.63	5.28
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-1.25	8.16	21.11	32.90	40.78
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.77	19.65	37.72	56.67	74.69
27) CAPITAL FORMATION RATIO	0.34	4.57	8.78	13.00	16.86
28) EQUITY CAPITAL AS % OF ASSETS	6.02	6.85	7.86	9.55	11.88
Productivity					
29) EARNING ASSETS AS % OF ASSETS	77.73	82.18	86.06	88.43	90.81
30) CASH & DUE (NON-INT.) AS % OF ASSETS	16.10	12.01	9.11	7.16	5.60
31) NON-INT. INCOME % NON-INT. EXPENSE	11.64	15.03	20.79	26.55	32.43
32) PERSONNEL EXPENSE PER EMPLOYEE	17403	15555	13937	12679	11700
33) EMPLOYEES PER MILLION ASSETS	1.90	1.58	1.31	1.07	0.88
34) NON-INTEREST INCOME AS % OF SALARIES	25.03	32.03	44.84	56.93	73.26
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	22.77	28.77	35.16	43.39	51.79
36) FED. FUNDS SOLD	1.64	3.08	5.50	9.36	14.58
37) TOTAL LOANS	40.39	47.83	57.17	64.95	69.94
38) RESERVE FOR LOAN LOSS	0.27	0.42	0.55	0.72	0.87
39) REAL ESTATE LOANS--RESIDENTIAL	2.91	5.35	10.24	16.66	25.05
40) REAL ESTATE LOANS--OTHER	4.47	7.54	11.62	15.77	19.89
41) COMMERCIAL AND INDUSTRIAL LOANS	3.36	5.81	10.00	14.73	19.62
42) PERSONAL LOANS	5.85	8.70	13.76	19.74	25.75
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.61	2.27	5.05	8.60	13.42
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	20.06	25.42	31.10	39.08	48.81
45) PUBLIC FUNDS DEMAND DEPOSITS	0.16	0.38	0.91	2.65	4.60
46) TOTAL DEMAND DEPOSITS*	20.75	26.95	33.58	41.94	51.27
47) SAVINGS DEPOSITS IPC*	12.22	17.92	23.30	28.40	34.78
48) TIME DEPOSITS IPC*	24.02	33.03	38.87	45.98	52.41
49) PUBLIC TIME & SAVINGS DEPOSITS	0.39	1.37	3.46	6.74	11.48
50) TOTAL TIME & SAVINGS DEPOSITS	51.97	60.61	67.29	74.60	79.82
51) MEMO: MONEY MARKET CD'S	11.20	17.80	23.81	29.26	35.76
52) MEMO: TIME DEPOSITS OVER 100M	2.06	4.23	8.83	15.08	22.10
53) FOREIGN DEPOSITS	0.34	0.54	3.81	11.86	12.45
54) TOTAL DEPOSITS (FGN.& DOM.)	94.03	98.30	101.92	105.83	111.70
55) BORROWINGS	0.28	0.88	2.85	7.09	12.94
56) NET LARGE LIABILITIES	0.00	0.00	2.81	10.79	18.08
57) NON-RATE ASSET/LIABILITY GAP	17.44	21.87	27.68	33.93	40.73
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-41.84	-9.96	7.77	29.71	72.82
59) NET INCOME--1 YR.	-48.81	-16.95	7.43	31.55	75.38
60) AVERAGE ASSETS--1 YR.	0.67	8.10	17.63	28.84	49.75
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-14.94	75.52	166.42	N/A	N/A
62) NET INCOME--5 YRS.	-26.45	57.36	143.48	N/A	N/A
63) AVERAGE ASSETS--5 YRS.	17.99	38.11	67.23	113.10	215.36

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 488 BANKS IN FLORIDA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.04	11.65	11.58	11.61	11.51	11.24
2) INTEREST EXPENSE	4.90	6.00	6.37	6.38	6.85	6.61
3) NET INTEREST MARGIN	6.79	5.79	5.45	5.29	4.66	5.03
4) TRUST INCOME	33.34	0.04	0.21	0.18	0.19	0.31
5) SERVICE CHARGES ON DEPOSITS*	0.78	0.71	0.48	0.44	0.29	0.33
6) OTHER NON-INTEREST INCOME	0.22	0.22	0.19	0.21	0.21	0.74
7) SALARIES AND BENEFITS	2.69	2.09	1.80	1.67	1.60	1.90
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.89	0.78	0.65	0.59	0.52	0.66
9) LOAN LOSS PROVISION	0.59	0.20	0.15	0.13	0.15	0.18
10) OTHER NON-INTEREST EXPENSE	1.78	1.62	1.40	1.34	1.29	1.52
11) LESS F.T.E. ADJUSTMENT	0.35	0.44	0.46	0.66	0.65	0.59
12) TAX PROVISION	0.73	0.38	0.29	0.23	0.18	0.20
13) RETURN ON ASSETS--OPERATING INCOME	1.70	1.15	1.15	1.22	1.01	1.06
14) RETURN ON ASSETS--NET INCOME	1.54	1.13	1.10	1.15	0.95	1.04
15) RETURN ON EQUITY--NET INCOME	8.46	12.38	13.06	14.94	13.66	15.74
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.94	13.64	13.51	13.52	13.21	14.04
17) BREAK EVEN YIELD	11.88	11.57	11.32	10.91	11.10	11.80
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.15	11.51	11.53	11.24	11.15	11.57
19) YIELD ON LOANS	14.91	14.40	13.95	14.12	14.05	15.26
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.76	0.29	0.17	0.18	0.18	0.25
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.99	0.45	0.31	0.30	0.31	0.42
22) RATE ON TIME AND SAVINGS	9.38	10.09	10.04	9.90	10.23	10.62
23) RATE ON TOTAL INTEREST FUNDS	9.29	10.18	10.19	10.08	10.51	11.56
24) INTEREST EXPENSE % EARNING ASSETS	6.03	7.15	7.58	7.44	7.96	8.54
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	30.83	25.08	23.06	18.27	14.54	18.24
26) CASH DIVIDEND AS % OF OPERATING INCOME	21.77	29.15	32.42	35.44	46.74	49.89
27) CAPITAL FORMATION RATIO	8.23	9.38	9.63	9.73	7.06	7.17
28) EQUITY CAPITAL AS % OF ASSETS	13.99	9.39	7.74	7.76	7.19	6.67
Productivity						
29) EARNING ASSETS AS % OF ASSETS	84.83	85.16	86.01	86.70	87.41	79.59
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.69	9.92	9.14	8.62	8.50	15.80
31) NON-INT. INCOME % NON-INT. EXPENSE	23.92	22.21	19.29	20.68	21.48	30.18
32) PERSONNEL EXPENSE PER EMPLOYEE	16914	13679	13960	13650	14117	15058
33) EMPLOYEES PER MILLION ASSETS	1.50	1.49	1.31	1.25	1.09	1.25
34) NON-INTEREST INCOME AS % OF SALARIES	52.73	46.24	40.02	45.12	46.20	66.20
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	35.20	32.98	36.48	35.95	36.18	32.79
36) FED. FUNDS SOLD	9.27	7.18	5.22	4.61	4.22	7.56
37) TOTAL LOANS	49.81	57.36	57.29	55.80	57.18	58.04
38) RESERVE FOR LOAN LOSS	0.53	0.53	0.55	0.57	0.56	0.73
39) REAL ESTATE LOANS--RESIDENTIAL	5.24	9.28	13.01	8.80	11.13	7.28
40) REAL ESTATE LOANS--OTHER	7.21	9.90	11.63	12.94	12.39	10.44
41) COMMERCIAL AND INDUSTRIAL LOANS	5.58	9.44	8.82	9.78	10.89	14.34
42) PERSONAL LOANS	15.20	15.83	11.62	12.45	15.94	14.06
43) AGRIC./ LEASE FIN./ OTHER LOANS	7.46	7.21	5.28	5.34	1.45	4.26
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	36.61	33.82	30.92	29.03	29.21	41.52
45) PUBLIC FUNDS DEMAND DEPOSITS	2.59	1.99	0.81	0.80	0.78	0.92
46) TOTAL DEMAND DEPOSITS*	37.82	37.36	32.63	30.74	30.23	42.66
47) SAVINGS DEPOSITS IPC*	22.96	21.62	25.00	25.36	23.06	18.27
48) TIME DEPOSITS IPC*	38.82	38.08	40.52	38.72	40.12	32.32
49) PUBLIC TIME & SAVINGS DEPOSITS	6.56	5.08	3.20	3.86	2.34	1.63
50) TOTAL TIME & SAVINGS DEPOSITS	60.99	66.76	69.24	69.88	65.81	53.29
51) MEMO: MONEY MARKET CD'S	17.16	23.94	25.20	23.83	23.66	18.65
52) MEMO: TIME DEPOSITS OVER 100M	11.82	10.31	7.73	8.34	8.61	11.07
53) FOREIGN DEPOSITS	0.00	0.00	0.00	4.30	6.49	3.33
54) TOTAL DEPOSITS (FGN.& DOM.)	104.92	103.43	103.02	101.72	99.91	97.34
55) BORROWINGS	2.37	1.29	1.67	2.61	5.80	14.21
56) NET LARGE LIABILITIES	2.97	2.56	2.76	4.63	0.38	9.67
57) NON-RATE ASSET/LIABILITY GAP	31.81	30.86	26.57	26.12	23.93	26.54
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	16.32	10.73	9.89	6.36	4.32	24.83
59) NET INCOME--1 YR.	17.76	9.22	8.39	7.15	1.93	22.47
60) AVERAGE ASSETS--1 YR.	18.17	16.87	20.16	16.67	17.03	33.57
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	125.30	181.97	207.88	171.00	116.70	N/A
62) NET INCOME--5 YRS.	90.90	156.45	179.01	161.20	104.21	N/A
63) AVERAGE ASSETS--5 YRS.	24.66	61.03	73.04	64.90	70.81	132.18

* DOMESTIC ONLY

Georgia

PROFIT DISTRIBUTION PROFILE 1981 GEORGIA BASED ON 426 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.33	11.83	12.46	13.00	13.53
2) INTEREST EXPENSE	7.93	7.38	6.69	6.03	5.14
3) NET INTEREST MARGIN	4.47	5.05	5.77	6.43	7.28
4) TRUST INCOME	0.02	0.04	0.11	0.25	0.36
5) SERVICE CHARGES ON DEPOSITS*	0.26	0.43	0.62	0.82	1.10
6) OTHER NON-INTEREST INCOME	0.11	0.18	0.29	0.44	0.65
7) SALARIES AND BENEFITS	2.75	2.37	1.99	1.69	1.46
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.88	0.68	0.53	0.37	0.23
9) LOAN LOSS PROVISION	0.68	0.44	0.26	0.14	0.05
10) OTHER NON-INTEREST EXPENSE	2.03	1.64	1.32	1.07	0.88
11) LESS F.T.E. ADJUSTMENT	0.17	0.34	0.56	0.80	1.11
12) TAX PROVISION	0.99	0.71	0.40	0.20	0.05
13) RETURN ON ASSETS--OPERATING INCOME	0.82	1.16	1.49	1.86	2.23
14) RETURN ON ASSETS--NET INCOME	0.77	1.13	1.43	1.79	2.19
15) RETURN ON EQUITY--NET INCOME	8.57	12.24	15.30	18.38	21.29
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.74	13.33	14.13	14.96	15.57
17) BREAK EVEN YIELD	13.06	12.19	11.24	10.27	9.47
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.54	10.60	11.46	12.59	13.73
19) YIELD ON LOANS	13.10	14.01	14.81	15.66	16.53
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.33	0.69	0.36	0.19	0.04
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.32	0.84	0.50	0.29	0.13
22) RATE ON TIME AND SAVINGS	9.00	9.74	10.41	11.02	11.69
23) RATE ON TOTAL INTEREST FUNDS	9.04	9.78	10.49	11.11	11.80
24) INTEREST EXPENSE % EARNING ASSETS	8.98	8.33	7.64	6.81	5.99
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	4.04	13.33	21.80	29.89	35.53
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.04	13.69	22.58	35.50	52.11
27) CAPITAL FORMATION RATIO	4.13	8.39	11.72	14.76	17.43
28) EQUITY CAPITAL AS % OF ASSETS	7.47	8.28	9.46	10.72	12.79
Productivity					
29) EARNING ASSETS AS % OF ASSETS	82.90	85.77	88.50	91.05	92.71
30) CASH & DUE (NON-INT.) AS % OF ASSETS	12.68	10.07	7.80	5.65	4.53
31) NON-INT. INCOME % NON-INT. EXPENSE	15.83	20.51	25.40	30.89	36.36
32) PERSONNEL EXPENSE PER EMPLOYEE	19553	17714	15940	14636	13333
33) EMPLOYEES PER MILLION ASSETS	1.81	1.45	1.21	1.03	0.87
34) NON-INTEREST INCOME AS % OF SALARIES	30.56	38.18	49.92	60.62	72.89
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	16.67	22.08	29.83	37.67	46.20
36) FED. FUNDS SOLD	3.39	5.04	8.97	13.79	20.68
37) TOTAL LOANS	42.75	50.95	60.22	66.81	72.72
38) RESERVE FOR LOAN LOSS	0.36	0.49	0.63	0.77	1.03
39) REAL ESTATE LOANS--RESIDENTIAL	2.94	5.32	8.56	13.36	19.65
40) REAL ESTATE LOANS--OTHER	4.50	6.83	10.28	14.80	19.93
41) COMMERCIAL AND INDUSTRIAL LOANS	2.70	5.49	9.53	13.87	19.21
42) PERSONAL LOANS	7.74	11.91	16.93	22.99	28.10
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.83	4.20	8.45	14.32	19.75
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	16.76	19.68	23.63	28.93	36.46
45) PUBLIC FUNDS DEMAND DEPOSITS	0.95	1.67	2.75	4.17	6.61
46) TOTAL DEMAND DEPOSITS*	19.23	22.40	26.62	33.44	40.93
47) SAVINGS DEPOSITS IPC*	8.84	11.22	14.31	17.93	20.87
48) TIME DEPOSITS IPC*	36.84	45.26	52.01	57.55	61.92
49) PUBLIC TIME & SAVINGS DEPOSITS	0.85	2.09	4.24	7.13	10.68
50) TOTAL TIME & SAVINGS DEPOSITS	60.11	65.76	71.85	76.24	79.56
51) MEMO: MONEY MARKET CD'S	17.88	21.85	26.89	30.70	35.38
52) MEMO: TIME DEPOSITS OVER 100M	2.23	4.83	8.44	14.08	20.69
53) FOREIGN DEPOSITS		0.10	2.81	8.91	
54) TOTAL DEPOSITS (FGN.& DOM.)	93.51	95.90	98.94	102.28	105.38
55) BORROWINGS	0.08	0.31	0.72	2.51	7.37
56) NET LARGE LIABILITIES	0.00	0.00	0.00	3.64	10.24
57) NON-RATE ASSET/LIABILITY GAP	19.82	22.83	26.90	32.57	37.39
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-27.61	-6.83	12.31	33.89	66.89
59) NET INCOME--1 YR.	-32.15	-7.66	12.42	31.81	66.86
60) AVERAGE ASSETS--1 YR.	6.18	10.98	15.77	22.19	30.16
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	18.42	63.04	122.58	216.05	N/A
62) NET INCOME--5 YRS.	8.12	57.61	110.35	198.51	N/A
63) AVERAGE ASSETS--5 YRS.	24.05	36.94	52.21	67.71	97.21

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 426 BANKS IN GEORGIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.49	12.39	12.52	12.60	12.35	11.47
2) INTEREST EXPENSE	6.34	6.66	7.00	6.75	6.38	6.45
3) NET INTEREST MARGIN	6.13	5.76	5.62	5.81	6.08	5.49
4) TRUST INCOME	0.00	0.00	0.04	0.04	0.18	0.25
5) SERVICE CHARGES ON DEPOSITS*	0.58	0.68	0.59	0.62	0.63	0.39
6) OTHER NON-INTEREST INCOME	0.33	0.29	0.28	0.32	0.29	0.62
7) SALARIES AND BENEFITS	2.32	1.94	1.85	1.97	2.27	1.97
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.59	0.44	0.52	0.56	0.67	0.54
9) LOAN LOSS PROVISION	0.36	0.26	0.23	0.22	0.27	0.36
10) OTHER NON-INTEREST EXPENSE	1.54	1.34	1.17	1.26	1.57	1.57
11) LESS F.T.E. ADJUSTMENT	0.25	0.47	0.68	0.72	0.92	0.68
12) TAX PROVISION	0.46	0.45	0.42	0.37	0.20	0.27
13) RETURN ON ASSETS--OPERATING INCOME	1.70	1.48	1.49	1.44	1.39	0.92
14) RETURN ON ASSETS--NET INCOME	1.60	1.41	1.47	1.43	1.34	0.93
15) RETURN ON EQUITY--NET INCOME	14.48	14.78	15.46	16.32	13.94	17.15
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.25	14.03	14.09	14.05	14.21	15.05
17) BREAK EVEN YIELD	11.55	11.13	11.17	11.34	11.90	13.03
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.15	11.10	11.72	11.41	12.21	12.67
19) YIELD ON LOANS	14.85	14.53	14.94	14.76	15.57	16.35
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.56	0.36	0.32	0.36	0.37	0.47
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.72	0.48	0.46	0.40	0.49	0.67
22) RATE ON TIME AND SAVINGS	10.04	10.23	10.50	10.75	10.43	10.53
23) RATE ON TOTAL INTEREST FUNDS	9.97	10.23	10.59	10.87	10.69	12.27
24) INTEREST EXPENSE % EARNING ASSETS	7.20	7.57	7.92	7.68	7.42	8.50
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	22.88	23.36	21.89	20.29	12.29	16.41
26) CASH DIVIDEND AS % OF OPERATING INCOME	15.38	20.43	23.14	28.42	41.50	35.80
27) CAPITAL FORMATION RATIO	12.42	11.86	12.13	9.63	8.50	11.58
28) EQUITY CAPITAL AS % OF ASSETS	10.62	9.57	9.18	8.94	8.94	5.63
Productivity						
29) EARNING ASSETS AS % OF ASSETS	87.71	89.04	89.33	88.31	85.89	73.69
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.39	7.90	6.88	7.48	10.20	18.87
31) NON-INT. INCOME % NON-INT. EXPENSE	23.07	25.91	25.55	27.54	27.76	33.68
32) PERSONNEL EXPENSE PER EMPLOYEE	15144	15954	15948	16046	16197	7448
33) EMPLOYEES PER MILLION ASSETS	1.47	1.19	1.15	1.19	1.42	1.15
34) NON-INTEREST INCOME AS % OF SALARIES	43.03	51.58	49.83	53.50	56.08	67.68
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	28.05	27.42	33.42	30.26	29.98	23.54
36) FED. FUNDS SOLD	15.34	9.94	7.55	5.62	5.94	4.91
37) TOTAL LOANS	54.95	60.50	57.96	62.92	62.67	65.41
38) RESERVE FOR LOAN LOSS	0.60	0.60	0.62	0.66	0.82	1.08
39) REAL ESTATE LOANS--RESIDENTIAL	6.92	8.92	9.82	8.62	6.96	5.07
40) REAL ESTATE LOANS--OTHER	10.33	10.00	10.69	11.86	8.44	5.49
41) COMMERCIAL AND INDUSTRIAL LOANS	7.27	7.90	9.97	10.66	15.97	24.11
42) PERSONAL LOANS	15.07	16.80	15.96	19.25	24.27	19.10
43) AGRIC./ LEASE FIN./ OTHER LOANS	13.54	10.05	7.66	5.54	2.98	7.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	25.92	22.66	22.10	24.73	28.48	41.78
45) PUBLIC FUNDS DEMAND DEPOSITS	2.65	2.89	2.59	2.75	2.50	6.31
46) TOTAL DEMAND DEPOSITS*	28.59	25.51	25.26	27.86	32.72	43.97
47) SAVINGS DEPOSITS IPC*	13.53	13.90	14.78	13.95	16.25	8.84
48) TIME DEPOSITS IPC*	53.22	53.83	52.10	48.88	39.78	28.94
49) PUBLIC TIME & SAVINGS DEPOSITS	2.04	3.73	4.99	5.93	5.55	1.79
50) TOTAL TIME & SAVINGS DEPOSITS	71.70	73.04	73.22	68.55	64.55	38.95
51) MEMO: MONEY MARKET CD'S	30.15	27.67	26.74	24.40	19.76	10.08
52) MEMO: TIME DEPOSITS OVER 100M	4.91	7.41	8.82	13.10	13.37	14.83
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	2.81
54) TOTAL DEPOSITS (FGN.& DOM.)	99.11	99.59	98.46	98.90	98.78	91.11
55) BORROWINGS	0.41	0.41	0.72	0.80	3.88	23.62
56) NET LARGE LIABILITIES	0.00	0.00	0.00	4.30	1.47	22.45
57) NON-RATE ASSET/LIABILITY GAP	27.75	26.63	25.64	29.12	29.63	30.55
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	16.93	12.17	14.05	9.82	10.95	34.68
59) NET INCOME--1 YR.	19.40	11.57	15.17	6.73	8.67	34.41
60) AVERAGE ASSETS--1 YR.	13.94	17.98	15.86	13.92	14.15	15.56
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	160.00	121.42	114.06	95.04	86.21	273.12
62) NET INCOME--5 YRS.	156.66	108.20	104.29	92.46	72.83	299.47
63) AVERAGE ASSETS--5 YRS.	47.27	55.05	52.83	55.02	39.79	31.80

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 HAWAII BASED ON 9 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.09	11.29	11.76	13.09	13.26
2) INTEREST EXPENSE	8.15	8.07	7.85	6.60	5.81
3) NET INTEREST MARGIN	3.38	3.46	4.11	5.01	7.45
4) TRUST INCOME			0.18		
5) SERVICE CHARGES ON DEPOSITS*	0.14	0.23	0.29	0.44	0.60
6) OTHER NON-INTEREST INCOME	0.16	0.29	0.65	0.81	1.10
7) SALARIES AND BENEFITS	3.16	2.67	2.11	1.88	1.86
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.73	1.03	0.70	0.63	0.45
9) LOAN LOSS PROVISION	0.56	0.32	0.14	0.06	-0.18
10) OTHER NON-INTEREST EXPENSE	1.98	1.58	1.42	0.85	0.74
11) LESS F.T.E. ADJUSTMENT	0.03	0.08	0.37	0.50	0.53
12) TAX PROVISION	0.27	0.25	0.06	-0.08	-0.09
13) RETURN ON ASSETS--OPERATING INCOME	-0.78	0.12	0.74	1.00	1.08
14) RETURN ON ASSETS--NET INCOME	-0.50	0.13	0.74	1.00	1.09
15) RETURN ON EQUITY--NET INCOME	-13.38	2.75	10.01	16.03	16.46
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.58	12.80	13.69	14.86	16.14
17) BREAK EVEN YIELD	15.20	14.11	13.09	11.76	11.07
18) YIELD ON INVESTMENT SECURITIES (FTE)	8.79	9.07	10.44	10.72	11.49
19) YIELD ON LOANS	13.30	13.90	14.58	16.03	16.85
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.96	0.45	0.24	0.07	-0.40
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.83	0.46	0.23	0.10	-0.32
22) RATE ON TIME AND SAVINGS	10.61	10.73	11.18	11.57	11.73
23) RATE ON TOTAL INTEREST FUNDS	10.61	10.76	11.23	11.59	11.84
24) INTEREST EXPENSE % EARNING ASSETS	9.30	9.16	8.81	8.15	7.07
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-20.17	-13.81	11.85	18.88	21.60
26) CASH DIVIDEND AS % OF OPERATING INCOME	-4.13	5.72	52.33	61.12	75.23
27) CAPITAL FORMATION RATIO	-14.23	2.56	4.48	10.53	14.41
28) EQUITY CAPITAL AS % OF ASSETS	3.80	4.93	5.79	7.43	17.30
Productivity					
29) EARNING ASSETS AS % OF ASSETS	81.01	82.15	87.52	88.39	89.69
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.56	12.20	8.12	7.29	6.41
31) NON-INT. INCOME % NON-INT. EXPENSE	11.28	15.77	23.77	27.37	33.36
32) PERSONNEL EXPENSE PER EMPLOYEE	17904	17739	16204	15523	15500
33) EMPLOYEES PER MILLION ASSETS	2.03	1.72	1.24	1.15	1.05
34) NON-INTEREST INCOME AS % OF SALARIES	24.52	29.27	44.87	50.99	71.77
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	13.15	18.52	22.50	28.44	30.25
36) FED. FUNDS SOLD	0.20	0.80	2.02	5.43	8.69
37) TOTAL LOANS	67.05	67.37	74.42	79.43	80.78
38) RESERVE FOR LOAN LOSS	0.42	0.46	0.73	0.82	0.96
39) REAL ESTATE LOANS--RESIDENTIAL	14.62	17.92	23.96	26.67	31.75
40) REAL ESTATE LOANS--OTHER	2.44	3.85	8.51	10.48	11.86
41) COMMERCIAL AND INDUSTRIAL LOANS	12.09	15.20	18.32	27.18	37.96
42) PERSONAL LOANS	7.23	10.75	14.93	21.08	23.72
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.39	1.05	4.30	17.63	18.07
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	20.92	21.79	24.94	32.28	38.02
45) PUBLIC FUNDS DEMAND DEPOSITS	0.24	0.31	0.59	1.09	2.08
46) TOTAL DEMAND DEPOSITS*	21.51	22.48	27.03	32.58	38.80
47) SAVINGS DEPOSITS IPC*	11.07	14.86	17.38	20.00	25.32
48) TIME DEPOSITS IPC*	26.60	29.68	38.36	43.72	46.71
49) PUBLIC TIME & SAVINGS DEPOSITS	6.83	13.26	16.82	22.37	23.11
50) TOTAL TIME & SAVINGS DEPOSITS	60.04	60.33	74.11	79.46	80.55
51) MEMO: MONEY MARKET CD'S	6.61	11.70	17.52	21.70	22.19
52) MEMO: TIME DEPOSITS OVER 100M	12.41	23.59	31.05	34.43	37.91
53) FOREIGN DEPOSITS		5.05	9.97	14.89	
54) TOTAL DEPOSITS (FGN.& DOM.)	98.12	98.86	101.71	103.72	107.09
55) BORROWINGS	0.25	0.60	2.01	5.46	14.00
56) NET LARGE LIABILITIES	6.97	15.79	22.92	33.22	47.35
57) NON-RATE ASSET/LIABILITY GAP	17.77	18.93	22.29	25.94	33.31
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	N/A	-44.52	-27.77	3.58	11.76
59) NET INCOME--1 YR.	N/A	-41.44	-21.19	1.00	4.00
60) AVERAGE ASSETS--1 YR.	-2.20	7.74	17.19	19.99	27.63
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-45.91	-36.87	70.48	119.91	N/A
62) NET INCOME--5 YRS.	-31.95	0.63	73.92	327.67	N/A
63) AVERAGE ASSETS--5 YRS.	30.95	44.00	53.21	74.36	78.41

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 9 BANKS IN HAWAII

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	13.26	0.00	11.09	0.00	11.76	11.69
2) INTEREST EXPENSE	5.81	0.00	6.60	0.00	7.92	7.50
3) NET INTEREST MARGIN	7.45	0.00	4.48	0.00	3.91	4.18
4) TRUST INCOME	0.00	0.00	0.00	0.00	0.00	0.18
5) SERVICE CHARGES ON DEPOSITS*	0.60	0.00	0.44	0.00	0.29	0.24
6) OTHER NON-INTEREST INCOME	0.16	0.00	1.10	0.00	0.65	0.55
7) SALARIES AND BENEFITS	3.16	0.00	2.16	0.00	2.11	1.96
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.73	0.00	0.99	0.00	0.70	0.54
9) LOAN LOSS PROVISION	0.56	0.00	-0.18	0.00	0.24	0.10
10) OTHER NON-INTEREST EXPENSE	1.98	0.00	1.49	0.00	1.42	0.86
11) LESS F.T.E. ADJUSTMENT	0.00	0.00	0.23	0.00	0.36	0.46
12) TAX PROVISION	0.00	0.00	0.25	0.00	-0.03	0.19
13) RETURN ON ASSETS--OPERATING INCOME	0.77	0.00	1.08	0.00	0.25	0.93
14) RETURN ON ASSETS--NET INCOME	0.77	0.00	1.09	0.00	0.32	0.94
15) RETURN ON EQUITY--NET INCOME	4.48	0.00	15.27	0.00	6.37	16.24
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	16.14	0.00	13.69	0.00	13.43	13.32
17) BREAK EVEN YIELD	15.20	0.00	11.76	0.00	13.17	11.49
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.49	0.00	10.44	0.00	10.21	10.39
19) YIELD ON LOANS	16.85	0.00	14.61	0.00	14.15	14.25
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.96	0.00	-0.40	0.00	0.30	0.12
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.83	0.00	-0.32	0.00	0.37	0.18
22) RATE ON TIME AND SAVINGS	10.61	0.00	11.36	0.00	11.18	11.03
23) RATE ON TOTAL INTEREST FUNDS	10.61	0.00	11.38	0.00	11.23	11.20
24) INTEREST EXPENSE % EARNING ASSETS	7.07	0.00	8.15	0.00	9.14	8.55
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.00	0.00	18.88	0.00	10.84	17.16
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	0.00	5.72	0.00	59.57	44.16
27) CAPITAL FORMATION RATIO	4.48	0.00	14.41	0.00	2.75	9.12
28) EQUITY CAPITAL AS % OF ASSETS	17.30	0.00	7.19	0.00	5.09	5.79
Productivity						
29) EARNING ASSETS AS % OF ASSETS	82.15	0.00	81.01	0.00	87.60	87.74
30) CASH & DUE (NON-INT.) AS % OF ASSETS	12.20	0.00	13.56	0.00	8.12	6.87
31) NON-INT. INCOME % NON-INT. EXPENSE	11.28	0.00	33.36	0.00	22.02	26.83
32) PERSONNEL EXPENSE PER EMPLOYEE	5566	0	7560	0	6048	7821
33) EMPLOYEES PER MILLION ASSETS	2.03	0.00	1.23	0.00	1.25	1.10
34) NON-INTEREST INCOME AS % OF SALARIES	24.52	0.00	71.77	0.00	38.55	46.14
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	13.15	0.00	28.44	0.00	21.00	25.66
36) FED. FUNDS SOLD	5.43	0.00	0.80	0.00	2.02	4.44
37) TOTAL LOANS	80.78	0.00	69.92	0.00	75.42	69.28
38) RESERVE FOR LOAN LOSS	0.62	0.00	0.82	0.00	0.79	0.59
39) REAL ESTATE LOANS--RESIDENTIAL	26.67	0.00	17.92	0.00	24.23	19.29
40) REAL ESTATE LOANS--OTHER	2.44	0.00	3.85	0.00	8.51	9.45
41) COMMERCIAL AND INDUSTRIAL LOANS	27.18	0.00	23.67	0.00	18.32	15.59
42) PERSONAL LOANS	10.75	0.00	7.23	0.00	16.90	14.55
43) AGRIC./ LEASE FIN./ OTHER LOANS	14.36	0.00	18.07	0.00	1.21	10.96
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	32.28	0.00	38.02	0.00	24.82	23.36
45) PUBLIC FUNDS DEMAND DEPOSITS	0.24	0.00	0.40	0.00	0.59	1.58
46) TOTAL DEMAND DEPOSITS*	32.58	0.00	38.80	0.00	25.14	24.96
47) SAVINGS DEPOSITS IPC*	25.32	0.00	11.07	0.00	17.86	16.53
48) TIME DEPOSITS IPC*	34.50	0.00	26.60	0.00	43.19	32.50
49) PUBLIC TIME & SAVINGS DEPOSITS	6.83	0.00	22.37	0.00	16.82	15.19
50) TOTAL TIME & SAVINGS DEPOSITS	66.65	0.00	60.04	0.00	79.34	64.24
51) MEMO: MONEY MARKET CD'S	21.70	0.00	6.61	0.00	18.13	12.78
52) MEMO: TIME DEPOSITS OVER 100M	12.41	0.00	34.15	0.00	34.19	26.38
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	9.97
54) TOTAL DEPOSITS (FGN.& DOM.)	99.27	0.00	98.86	0.00	102.07	99.19
55) BORROWINGS	0.00	0.00	14.00	0.00	1.12	4.46
56) NET LARGE LIABILITIES	6.97	0.00	47.35	0.00	22.92	24.03
57) NON-RATE ASSET/LIABILITY GAP	33.31	0.00	25.94	0.00	19.19	21.29
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-27.77	0.00	11.76	0.00	-39.68	1.45
59) NET INCOME--1 YR.	-41.44	0.00	0.22	0.00	-27.43	2.50
60) AVERAGE ASSETS--1 YR.	17.96	0.00	10.72	0.00	10.20	23.81
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	0.00	0.00	N/A	0.00	-9.59	73.97
62) NET INCOME--5 YRS.	0.00	0.00	N/A	0.00	8.69	73.92
63) AVERAGE ASSETS--5 YRS.	0.00	0.00	47.57	0.00	51.31	66.76

* DOMESTIC ONLY

Idaho

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1981 IDAHO BASED ON 26 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.23	12.11	12.54	13.30	14.25
2) INTEREST EXPENSE	8.39	7.94	7.75	6.84	6.67
3) NET INTEREST MARGIN	4.16	4.48	5.24	5.56	6.00
4) TRUST INCOME	0.04	0.04	0.06	0.13	0.18
5) SERVICE CHARGES ON DEPOSITS*	0.17	0.27	0.46	0.67	0.74
6) OTHER NON-INTEREST INCOME	0.06	0.18	0.25	0.38	0.64
7) SALARIES AND BENEFITS	2.86	2.31	2.09	1.89	1.59
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.02	0.70	0.55	0.41	0.30
9) LOAN LOSS PROVISION	0.72	0.41	0.23	0.09	0.05
10) OTHER NON-INTEREST EXPENSE	1.78	1.43	1.26	0.97	0.72
11) LESS F.T.E. ADJUSTMENT	0.20	0.33	0.47	0.63	0.81
12) TAX PROVISION	1.02	0.50	0.30	0.11	-0.20
13) RETURN ON ASSETS--OPERATING INCOME	0.32	0.61	0.95	1.22	1.66
14) RETURN ON ASSETS--NET INCOME	-0.29	0.56	0.94	1.22	1.66
15) RETURN ON EQUITY--NET INCOME	-4.16	7.47	13.27	14.84	16.09
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.95	13.79	14.59	15.55	17.43
17) BREAK EVEN YIELD	18.04	14.12	12.78	11.64	10.45
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.13	10.75	11.49	12.28	12.98
19) YIELD ON LOANS	13.95	14.59	15.14	15.96	17.16
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.81	0.51	0.26	0.08	-0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.26	0.62	0.42	0.19	0.07
22) RATE ON TIME AND SAVINGS	10.16	10.40	10.87	11.76	12.61
23) RATE ON TOTAL INTEREST FUNDS	10.05	10.45	11.13	11.52	12.41
24) INTEREST EXPENSE % EARNING ASSETS	10.21	9.48	8.90	7.93	7.53
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-79.22	14.17	23.71	34.95	36.54
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.23	14.50	21.55	43.87	71.35
27) CAPITAL FORMATION RATIO	-8.27	5.12	8.37	13.25	14.84
28) EQUITY CAPITAL AS % OF ASSETS	5.42	6.33	7.59	9.46	10.67
Productivity					
29) EARNING ASSETS AS % OF ASSETS	72.78	82.15	86.40	89.45	89.92
30) CASH & DUE (NON-INT.) AS % OF ASSETS	16.73	11.64	8.74	6.77	6.23
31) NON-INT. INCOME % NON-INT. EXPENSE	14.49	14.89	21.08	24.34	27.86
32) PERSONNEL EXPENSE PER EMPLOYEE	21473	18750	16880	15873	14538
33) EMPLOYEES PER MILLION ASSETS	1.73	1.44	1.26	1.01	0.94
34) NON-INTEREST INCOME AS % OF SALARIES	23.22	29.81	39.48	44.64	51.13
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	10.45	21.77	28.29	32.19	35.50
36) FED. FUNDS SOLD	1.09	2.78	4.65	7.44	12.75
37) TOTAL LOANS	57.36	61.24	69.04	75.06	81.53
38) RESERVE FOR LOAN LOSS	0.23	0.46	0.57	0.70	0.77
39) REAL ESTATE LOANS--RESIDENTIAL	1.80	2.88	6.02	12.16	15.30
40) REAL ESTATE LOANS--OTHER	2.21	3.23	6.41	8.22	10.79
41) COMMERCIAL AND INDUSTRIAL LOANS	7.55	13.28	17.19	25.64	44.98
42) PERSONAL LOANS	5.62	7.52	10.55	14.38	19.70
43) AGRIC./ LEASE FIN./ OTHER LOANS	5.89	8.88	18.47	34.92	41.65
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	15.91	21.43	23.15	26.70	29.86
45) PUBLIC FUNDS DEMAND DEPOSITS	0.87	1.13	1.91	2.93	4.53
46) TOTAL DEMAND DEPOSITS*	17.84	23.11	24.69	29.08	34.10
47) SAVINGS DEPOSITS IPC*	11.75	14.74	16.27	19.03	23.51
48) TIME DEPOSITS IPC*	42.67	46.94	48.93	53.91	54.82
49) PUBLIC TIME & SAVINGS DEPOSITS	3.77	4.54	6.96	12.61	18.95
50) TOTAL TIME & SAVINGS DEPOSITS	71.10	72.10	74.33	78.10	84.53
51) MEMO: MONEY MARKET CD'S	21.28	24.31	28.89	32.05	37.14
52) MEMO: TIME DEPOSITS OVER 100M	5.59	8.71	13.47	20.59	31.85
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	92.28	96.89	101.81	105.21	109.70
55) BORROWINGS	0.07	0.77	6.03	9.50	12.63
56) NET LARGE LIABILITIES	0.00	2.61	9.99	21.72	35.08
57) NON-RATE ASSET/LIABILITY GAP	15.38	16.83	19.98	22.74	26.68
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-51.65	-23.66	-0.63	12.78	52.63
59) NET INCOME--1 YR.	-129.31	-38.76	-7.68	12.85	52.63
60) AVERAGE ASSETS--1 YR.	7.71	11.28	16.55	21.96	43.65
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-31.94	28.94	49.69	133.21	303.55
62) NET INCOME--5 YRS.	-134.87	26.08	47.43	132.74	282.83
63) AVERAGE ASSETS--5 YRS.	27.87	42.61	49.57	92.06	N/A

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 26 BANKS IN IDAHO

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.35	12.88	12.18	12.77	11.23	12.25
2) INTEREST EXPENSE	6.84	7.94	6.72	7.76	7.74	7.79
3) NET INTEREST MARGIN	5.51	5.45	5.46	5.02	4.58	4.47
4) TRUST INCOME	0.00	0.04	0.00	0.06	0.08	0.07
5) SERVICE CHARGES ON DEPOSITS*	0.60	0.42	0.39	0.69	0.45	0.34
6) OTHER NON-INTEREST INCOME	0.24	0.25	0.26	0.22	0.25	0.31
7) SALARIES AND BENEFITS	2.86	2.11	2.04	2.34	2.22	1.92
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.94	0.55	0.52	0.62	0.60	0.39
9) LOAN LOSS PROVISION	2.56	0.24	0.21	0.11	0.26	0.27
10) OTHER NON-INTEREST EXPENSE	1.98	1.31	1.03	0.97	1.00	1.35
11) LESS F.T.E. ADJUSTMENT	0.00	0.34	0.81	0.47	0.55	0.63
12) TAX PROVISION	0.00	0.30	0.95	0.14	0.15	0.30
13) RETURN ON ASSETS--OPERATING INCOME	-1.99	1.04	1.66	0.82	0.94	0.83
14) RETURN ON ASSETS--NET INCOME	-1.99	0.96	1.66	0.81	0.94	0.74
15) RETURN ON EQUITY--NET INCOME	-9.57	13.76	15.71	12.94	10.10	13.85
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	16.97	15.10	13.79	15.25	12.95	14.42
17) BREAK EVEN YIELD	19.71	12.80	10.45	13.77	12.85	12.06
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.60	11.48	11.69	12.28	10.57	11.17
19) YIELD ON LOANS	16.22	15.06	14.95	15.81	14.19	15.16
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	4.48	0.29	-0.01	0.12	0.43	0.33
21) LOAN LOSS PROVISION % AVERAGE LOANS	5.03	0.43	0.40	0.22	0.42	0.48
22) RATE ON TIME AND SAVINGS	12.34	10.91	10.16	11.34	10.88	10.64
23) RATE ON TOTAL INTEREST FUNDS	12.41	10.65	10.15	11.33	11.15	11.11
24) INTEREST EXPENSE % EARNING ASSETS	9.39	8.85	7.53	9.40	8.95	9.13
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.00	26.21	32.40	16.14	24.98	22.35
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	13.50	38.57	34.26	19.65	71.35
27) CAPITAL FORMATION RATIO	-9.57	12.81	8.00	9.17	8.33	1.49
28) EQUITY CAPITAL AS % OF ASSETS	20.85	7.81	8.32	6.33	6.90	6.51
Productivity						
29) EARNING ASSETS AS % OF ASSETS	72.78	86.04	89.27	84.85	86.72	85.28
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.12	9.33	7.42	10.52	8.20	10.29
31) NON-INT. INCOME % NON-INT. EXPENSE	14.73	17.79	18.27	27.60	21.55	21.30
32) PERSONNEL EXPENSE PER EMPLOYEE	9861	16791	6541	6969	8095	6134
33) EMPLOYEES PER MILLION ASSETS	1.44	1.34	1.07	1.40	1.18	1.19
34) NON-INTEREST INCOME AS % OF SALARIES	29.81	33.46	34.16	45.70	38.33	43.20
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	20.83	22.08	31.95	30.28	34.40	30.29
36) FED. FUNDS SOLD	9.23	6.09	4.79	2.41	2.97	2.78
37) TOTAL LOANS	69.18	69.92	61.24	69.15	62.09	66.29
38) RESERVE FOR LOAN LOSS	0.73	0.44	0.77	0.57	0.57	0.59
39) REAL ESTATE LOANS--RESIDENTIAL	13.69	4.18	4.22	5.05	9.67	13.52
40) REAL ESTATE LOANS--OTHER	10.46	4.64	4.28	7.39	5.95	5.88
41) COMMERCIAL AND INDUSTRIAL LOANS	34.11	17.52	10.56	16.12	20.58	21.31
42) PERSONAL LOANS	5.93	10.84	7.52	9.46	11.94	14.38
43) AGRIC./ LEASE FIN./ OTHER LOANS	5.71	20.97	28.30	17.73	11.87	8.92
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	30.11	23.50	21.26	25.17	23.03	21.43
45) PUBLIC FUNDS DEMAND DEPOSITS	0.82	2.13	1.44	2.48	1.70	1.67
46) TOTAL DEMAND DEPOSITS*	30.95	25.82	24.16	27.59	24.48	23.11
47) SAVINGS DEPOSITS IPC*	13.93	14.96	18.85	16.80	16.87	19.37
48) TIME DEPOSITS IPC*	47.67	49.03	50.41	53.91	49.98	47.80
49) PUBLIC TIME & SAVINGS DEPOSITS	12.61	14.03	4.77	7.02	4.72	4.22
50) TOTAL TIME & SAVINGS DEPOSITS	74.22	75.59	77.50	76.96	73.31	71.35
51) MEMO: MONEY MARKET CD'S	23.90	30.56	31.00	29.58	27.85	25.37
52) MEMO: TIME DEPOSITS OVER 100M	29.38	13.70	6.12	13.75	13.01	15.32
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	105.21	103.63	100.79	99.53	97.81	96.89
55) BORROWINGS	1.56	4.03	0.22	5.88	7.61	9.59
56) NET LARGE LIABILITIES	21.72	6.74	0.05	12.73	15.83	6.28
57) NON-RATE ASSET/LIABILITY GAP	24.17	19.76	22.48	19.26	20.21	19.07
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	N/A	6.57	4.02	-12.06	-14.56	-5.28
59) NET INCOME--1 YR.	N/A	6.57	5.26	-10.74	-14.49	-4.62
60) AVERAGE ASSETS--1 YR.	25.47	21.96	17.95	12.43	10.98	13.52
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	0.00	53.84	133.21	92.45	22.71	43.67
62) NET INCOME--5 YRS.	0.00	53.84	132.74	83.33	26.08	33.80
63) AVERAGE ASSETS--5 YRS.	0.00	66.19	49.57	92.06	27.87	48.83

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 ILLINOIS BASED ON 1246 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.43	10.91	11.47	12.00	12.54
2) INTEREST EXPENSE	8.33	7.79	7.21	6.55	5.83
3) NET INTEREST MARGIN	3.12	3.69	4.26	4.90	5.72
4) TRUST INCOME	0.02	0.03	0.08	0.18	0.32
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.12	0.22	0.38	0.62
6) OTHER NON-INTEREST INCOME	0.05	0.10	0.15	0.25	0.40
7) SALARIES AND BENEFITS	2.18	1.78	1.48	1.22	1.03
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.78	0.58	0.42	0.29	0.21
9) LOAN LOSS PROVISION	0.63	0.34	0.18	0.08	0.04
10) OTHER NON-INTEREST EXPENSE	1.46	1.15	0.83	0.64	0.52
11) LESS F.T.E. ADJUSTMENT	0.15	0.31	0.51	0.72	0.91
12) TAX PROVISION	0.71	0.41	0.19	0.03	-0.10
13) RETURN ON ASSETS--OPERATING INCOME	0.26	0.67	1.01	1.34	1.77
14) RETURN ON ASSETS--NET INCOME	0.19	0.62	0.96	1.27	1.68
15) RETURN ON EQUITY--NET INCOME	2.60	7.57	11.50	14.76	17.29
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.59	12.16	12.87	13.66	14.57
17) BREAK EVEN YIELD	13.22	11.91	10.94	10.12	9.29
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.45	10.08	10.75	11.37	12.18
19) YIELD ON LOANS	11.90	12.58	13.40	14.25	15.16
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.17	0.57	0.26	0.10	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.19	0.70	0.37	0.18	0.08
22) RATE ON TIME AND SAVINGS	8.65	9.27	9.92	10.45	11.07
23) RATE ON TOTAL INTEREST FUNDS	8.76	9.38	10.04	10.64	11.29
24) INTEREST EXPENSE % EARNING ASSETS	9.46	8.82	8.07	7.37	6.56
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-7.01	5.09	16.56	26.27	34.53
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.48	15.35	26.35	43.54	74.29
27) CAPITAL FORMATION RATIO	-1.87	4.01	7.91	10.91	13.71
28) EQUITY CAPITAL AS % OF ASSETS	6.28	7.16	8.27	9.75	11.90
Productivity					
29) EARNING ASSETS AS % OF ASSETS	82.37	86.49	89.58	91.93	93.87
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.58	8.65	6.44	4.86	3.83
31) NON-INT. INCOME % NON-INT. EXPENSE	7.35	11.69	16.88	22.42	28.97
32) PERSONNEL EXPENSE PER EMPLOYEE	22500	19863	17346	15227	13532
33) EMPLOYEES PER MILLION ASSETS	1.33	1.06	0.85	0.67	0.56
34) NON-INTEREST INCOME AS % OF SALARIES	12.92	21.57	32.08	43.75	56.71
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	24.02	30.26	37.32	44.95	55.09
36) FED. FUNDS SOLD	1.37	2.84	5.21	8.65	13.28
37) TOTAL LOANS	36.94	47.83	56.12	62.59	68.87
38) RESERVE FOR LOAN LOSS	0.27	0.38	0.51	0.64	0.77
39) REAL ESTATE LOANS--RESIDENTIAL	4.73	8.12	13.12	19.42	26.03
40) REAL ESTATE LOANS--OTHER	1.93	3.80	6.37	9.74	13.83
41) COMMERCIAL AND INDUSTRIAL LOANS	3.62	6.35	10.59	16.37	22.79
42) PERSONAL LOANS	3.69	5.72	8.57	12.81	16.87
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.94	4.83	9.55	16.52	24.18
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.59	14.38	18.12	23.36	29.60
45) PUBLIC FUNDS DEMAND DEPOSITS	0.32	0.78	1.47	2.57	3.98
46) TOTAL DEMAND DEPOSITS*	13.36	16.23	19.93	25.44	31.67
47) SAVINGS DEPOSITS IPC*	12.48	15.91	20.34	25.07	30.96
48) TIME DEPOSITS IPC*	35.06	42.32	49.30	56.03	61.40
49) PUBLIC TIME & SAVINGS DEPOSITS	1.75	3.44	5.86	9.54	14.28
50) TOTAL TIME & SAVINGS DEPOSITS	66.63	2.96	77.96	82.49	86.14
51) MEMO: MONEY MARKET CD'S	16.79	22.06	27.27	33.12	37.28
52) MEMO: TIME DEPOSITS OVER 100M	2.21	4.32	8.22	14.36	22.18
53) FOREIGN DEPOSITS	0.94	5.23	21.20	40.89	46.90
54) TOTAL DEPOSITS (FGN.& DOM.)	91.27	95.08	98.13	101.79	106.62
55) BORROWINGS	0.27	0.80	2.62	5.77	11.17
56) NET LARGE LIABILITIES	0.00	0.00	2.78	9.75	18.29
57) NON-RATE ASSET/LIABILITY GAP	11.89	15.39	19.17	23.42	29.26
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-52.94	-18.38	2.57	22.82	66.66
59) NET INCOME--1 YR.	-64.86	-22.48	2.43	23.68	72.63
60) AVERAGE ASSETS--1 YR.	1.86	7.88	13.54	19.49	25.98
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-47.71	3.74	48.64	104.22	212.82
62) NET INCOME--5 YRS.	-64.38	-6.48	38.53	92.45	197.81
63) AVERAGE ASSETS--5 YRS.	13.19	25.73	38.44	52.44	74.42

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 1246 BANKS IN ILLINOIS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.43	11.45	11.45	11.45	11.57	12.52
2) INTEREST EXPENSE	6.74	7.11	7.35	7.33	7.59	9.92
3) NET INTEREST MARGIN	4.73	4.33	4.16	4.15	3.87	3.37
4) TRUST INCOME	0.13	0.04	0.05	0.08	0.16	0.22
5) SERVICE CHARGES ON DEPOSITS*	0.17	0.22	0.25	0.24	0.18	0.07
6) OTHER NON-INTEREST INCOME	0.16	0.15	0.16	0.15	0.15	0.51
7) SALARIES AND BENEFITS	1.67	1.48	1.41	1.49	1.49	1.35
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.43	0.41	0.41	0.43	0.46	0.43
9) LOAN LOSS PROVISION	0.24	0.21	0.16	0.17	0.16	0.26
10) OTHER NON-INTEREST EXPENSE	0.92	0.85	0.81	0.85	0.75	0.74
11) LESS F.T.E. ADJUSTMENT	0.18	0.41	0.57	0.61	0.66	0.52
12) TAX PROVISION	0.36	0.25	0.16	0.08	0.02	0.12
13) RETURN ON ASSETS--OPERATING INCOME	1.25	1.05	0.96	0.95	0.80	0.61
14) RETURN ON ASSETS--NET INCOME	1.25	1.01	0.93	0.92	0.78	0.56
15) RETURN ON EQUITY--NET INCOME	11.54	11.76	11.71	11.30	11.02	12.09
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.67	12.82	12.92	12.96	12.95	14.90
17) BREAK EVEN YIELD	10.66	10.86	10.93	10.95	11.23	13.73
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.36	10.51	10.90	10.87	10.91	11.67
19) YIELD ON LOANS	13.47	13.41	13.24	13.21	13.75	15.69
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.30	0.23	0.25	0.26	0.27	0.27
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.52	0.45	0.33	0.34	0.32	0.43
22) RATE ON TIME AND SAVINGS	9.63	9.76	9.97	10.03	10.20	12.80
23) RATE ON TOTAL INTEREST FUNDS	9.65	9.79	10.10	10.21	10.62	14.14
24) INTEREST EXPENSE % EARNING ASSETS	7.41	7.89	8.29	8.32	8.49	11.58
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	20.89	19.48	16.22	10.06	4.43	16.46
26) CASH DIVIDEND AS % OF OPERATING INCOME	23.40	22.45	24.40	31.96	38.52	36.35
27) CAPITAL FORMATION RATIO	8.24	8.42	8.16	7.30	6.13	6.64
28) EQUITY CAPITAL AS % OF ASSETS	10.77	8.72	7.74	7.84	7.34	5.47
Productivity						
29) EARNING ASSETS AS % OF ASSETS	90.27	90.03	89.42	88.71	89.79	86.38
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.40	6.28	6.26	6.85	6.53	8.11
31) NON-INT. INCOME % NON-INT. EXPENSE	12.67	15.36	18.02	18.52	20.92	36.69
32) PERSONNEL EXPENSE PER EMPLOYEE	16643	17563	17126	17047	17677	24179
33) EMPLOYEES PER MILLION ASSETS	1.00	0.82	0.79	0.86	0.85	0.60
34) NON-INTEREST INCOME AS % OF SALARIES	23.77	29.08	34.40	34.48	38.65	79.61
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	42.00	37.55	36.42	36.24	37.95	32.68
36) FED. FUNDS SOLD	7.27	5.68	4.84	4.21	5.01	2.53
37) TOTAL LOANS	50.41	55.39	57.09	58.23	56.80	62.64
38) RESERVE FOR LOAN LOSS	0.43	0.50	0.51	0.52	0.55	0.72
39) REAL ESTATE LOANS--RESIDENTIAL	11.63	13.78	14.91	13.64	12.37	5.67
40) REAL ESTATE LOANS--OTHER	3.51	5.14	6.94	8.25	9.38	7.20
41) COMMERCIAL AND INDUSTRIAL LOANS	6.80	8.49	10.52	13.18	16.97	23.53
42) PERSONAL LOANS	8.76	8.34	7.91	9.27	10.23	4.26
43) AGRIC./ LEASE FIN./ OTHER LOANS	13.65	12.84	9.56	7.33	2.54	15.81
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	18.72	17.08	17.39	19.07	18.91	20.10
45) PUBLIC FUNDS DEMAND DEPOSITS	2.52	1.59	1.39	1.24	0.79	0.37
46) TOTAL DEMAND DEPOSITS*	21.79	19.44	19.50	20.50	20.30	20.92
47) SAVINGS DEPOSITS IPC*	18.13	20.11	20.79	21.88	20.70	6.19
48) TIME DEPOSITS IPC*	49.19	51.31	50.66	48.16	45.62	33.76
49) PUBLIC TIME & SAVINGS DEPOSITS	7.10	5.95	6.02	5.30	4.75	4.06
50) TOTAL TIME & SAVINGS DEPOSITS	75.43	79.50	79.51	77.56	73.49	48.46
51) MEMO: MONEY MARKET CD'S	30.23	30.00	28.12	25.44	21.76	4.73
52) MEMO: TIME DEPOSITS OVER 100M	6.65	6.71	7.65	10.00	14.15	23.30
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.94	23.21
54) TOTAL DEPOSITS (FGN.& DOM.)	97.71	98.72	98.86	98.39	94.80	87.44
55) BORROWINGS	1.55	1.63	2.03	3.49	5.40	18.61
56) NET LARGE LIABILITIES	0.00	1.05	3.58	7.75	6.59	39.43
57) NON-RATE ASSET/LIABILITY GAP	23.17	18.99	18.57	18.39	19.59	14.14
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	9.61	6.28	0.99	-1.39	-4.28	11.86
59) NET INCOME--1 YR.	10.81	5.35	-0.48	0.50	-4.57	10.12
60) AVERAGE ASSETS--1 YR.	16.22	14.59	12.82	12.01	10.44	18.03
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	89.99	59.74	47.42	34.93	27.36	23.43
62) NET INCOME--5 YRS.	69.66	50.00	39.23	26.77	17.70	14.78
63) AVERAGE ASSETS--5 YRS.	34.85	41.90	41.92	34.34	32.54	38.49

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 INDIANA BASED ON 405 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.84	11.28	11.70	12.22	12.75
2) INTEREST EXPENSE	8.51	8.17	7.76	7.27	6.71
3) NET INTEREST MARGIN	3.08	3.49	4.02	4.59	5.16
4) TRUST INCOME	0.01	0.02	0.04	0.10	0.20
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.12	0.18	0.27	0.36
6) OTHER NON-INTEREST INCOME	0.07	0.10	0.15	0.26	0.40
7) SALARIES AND BENEFITS	1.95	1.65	1.39	1.19	1.02
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.66	0.52	0.39	0.26	0.20
9) LOAN LOSS PROVISION	0.56	0.33	0.19	0.11	0.04
10) OTHER NON-INTEREST EXPENSE	1.33	1.04	0.83	0.69	0.60
11) LESS F.T.E. ADJUSTMENT	0.26	0.43	0.60	0.79	0.95
12) TAX PROVISION	0.48	0.24	0.05	-0.14	-0.28
13) RETURN ON ASSETS--OPERATING INCOME	0.27	0.52	0.81	1.11	1.45
14) RETURN ON ASSETS--NET INCOME	0.14	0.48	0.78	1.09	1.42
15) RETURN ON EQUITY--NET INCOME	1.91	6.11	9.46	12.02	14.63
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.93	12.45	12.95	13.52	14.44
17) BREAK EVEN YIELD	13.23	12.12	11.33	10.67	10.08
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.67	10.42	10.99	11.67	12.32
19) YIELD ON LOANS	12.03	12.68	13.35	14.07	14.83
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.08	0.54	0.30	0.13	0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.08	0.61	0.37	0.21	0.09
22) RATE ON TIME AND SAVINGS	9.42	9.90	10.32	10.75	11.09
23) RATE ON TOTAL INTEREST FUNDS	9.53	9.99	10.43	10.87	11.30
24) INTEREST EXPENSE % EARNING ASSETS	9.55	9.06	8.59	8.07	7.44
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-60.52	-14.60	9.45	22.32	33.25
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.94	14.88	26.62	40.95	70.82
27) CAPITAL FORMATION RATIO	-1.49	3.22	6.64	9.30	11.97
28) EQUITY CAPITAL AS % OF ASSETS	6.42	7.34	8.32	9.61	11.15
Productivity					
29) EARNING ASSETS AS % OF ASSETS	86.12	88.87	90.55	92.38	93.70
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.16	7.12	5.64	4.57	3.76
31) NON-INT. INCOME % NON-INT. EXPENSE	8.75	11.36	15.46	19.58	24.98
32) PERSONNEL EXPENSE PER EMPLOYEE	20405	18125	16525	14910	13434
33) EMPLOYEES PER MILLION ASSETS	1.26	1.02	0.84	0.70	0.58
34) NON-INTEREST INCOME AS % OF SALARIES	16.40	21.89	29.49	39.09	47.87
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	21.27	27.44	33.22	39.78	45.37
36) FED. FUNDS SOLD	1.72	3.04	5.25	8.30	13.15
37) TOTAL LOANS	46.27	53.43	60.58	65.59	70.57
38) RESERVE FOR LOAN LOSS	0.32	0.42	0.55	0.66	0.78
39) REAL ESTATE LOANS--RESIDENTIAL	8.59	12.94	17.54	22.38	28.36
40) REAL ESTATE LOANS--OTHER	3.43	5.64	8.08	10.75	14.65
41) COMMERCIAL AND INDUSTRIAL LOANS	2.68	5.30	8.25	12.57	17.88
42) PERSONAL LOANS	5.58	8.09	11.49	15.85	19.51
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.86	5.93	10.12	14.91	20.66
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.36	12.09	14.96	18.11	21.67
45) PUBLIC FUNDS DEMAND DEPOSITS	0.75	1.26	1.93	3.07	4.42
46) TOTAL DEMAND DEPOSITS*	12.00	14.23	17.31	20.78	24.75
47) SAVINGS DEPOSITS IPC*	12.96	14.63	17.24	20.79	23.30
48) TIME DEPOSITS IPC*	45.00	50.33	55.78	61.16	64.92
49) PUBLIC TIME & SAVINGS DEPOSITS	1.92	3.33	5.00	7.34	10.15
50) TOTAL TIME & SAVINGS DEPOSITS	70.41	75.03	79.63	83.70	86.10
51) MEMO: MONEY MARKET CD'S	21.99	25.78	29.65	33.69	37.56
52) MEMO: TIME DEPOSITS OVER 100M	3.08	4.92	7.91	11.72	16.40
53) FOREIGN DEPOSITS		0.34	6.31	10.60	
54) TOTAL DEPOSITS (FGN.& DOM.)	91.07	94.32	96.80	99.31	102.21
55) BORROWINGS	0.20	0.55	2.24	6.19	11.51
56) NET LARGE LIABILITIES	0.00	0.00	2.42	7.87	13.22
57) NON-RATE ASSET/LIABILITY GAP	12.48	14.67	17.40	21.07	24.62
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-63.47	-36.87	-14.15	3.03	26.00
59) NET INCOME--1 YR.	-83.52	-41.64	-14.88	2.52	24.69
60) AVERAGE ASSETS--1 YR.	3.23	7.22	11.87	16.38	21.02
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-60.06	-24.15	12.21	56.94	116.94
62) NET INCOME--5 YRS.	-78.78	-30.99	6.38	48.83	103.03
63) AVERAGE ASSETS--5 YRS.	22.17	30.13	40.05	51.65	65.57

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 405 BANKS IN INDIANA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.09	11.73	11.69	11.62	11.67	11.22
2) INTEREST EXPENSE	6.64	7.59	7.71	7.82	7.98	8.34
3) NET INTEREST MARGIN	5.15	4.21	3.93	3.85	3.69	3.12
4) TRUST INCOME	0.01	0.02	0.03	0.04	0.11	0.27
5) SERVICE CHARGES ON DEPOSITS*	0.16	0.20	0.17	0.18	0.21	0.15
6) OTHER NON-INTEREST INCOME	0.15	0.15	0.13	0.15	0.20	0.31
7) SALARIES AND BENEFITS	1.85	1.43	1.34	1.31	1.45	1.35
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.40	0.37	0.35	0.34	0.48	0.48
9) LOAN LOSS PROVISION	0.27	0.23	0.20	0.17	0.16	0.19
10) OTHER NON-INTEREST EXPENSE	0.92	0.88	0.81	0.80	0.80	0.74
11) LESS F.T.E. ADJUSTMENT	0.27	0.48	0.61	0.67	0.74	0.62
12) TAX PROVISION	0.38	0.15	0.10	-0.04	-0.14	-0.19
13) RETURN ON ASSETS--OPERATING INCOME	1.36	0.86	0.78	0.82	0.72	0.73
14) RETURN ON ASSETS--NET INCOME	1.41	0.84	0.77	0.78	0.69	0.70
15) RETURN ON EQUITY--NET INCOME	10.87	9.73	9.21	9.25	9.35	10.69
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.31	12.99	12.88	12.92	12.98	13.56
17) BREAK EVEN YIELD	11.71	11.32	11.26	11.24	11.39	12.19
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.09	10.71	10.94	11.19	11.32	12.18
19) YIELD ON LOANS	13.42	13.32	13.21	13.26	13.61	14.01
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.47	0.31	0.30	0.29	0.25	0.23
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.51	0.47	0.38	0.33	0.31	0.50
22) RATE ON TIME AND SAVINGS	9.70	10.01	10.38	10.40	10.44	10.93
23) RATE ON TOTAL INTEREST FUNDS	9.70	10.05	10.39	10.50	10.77	12.13
24) INTEREST EXPENSE % EARNING ASSETS	7.54	8.44	8.51	8.68	8.76	9.66
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	22.31	16.84	11.80	0.39	-11.43	-10.86
26) CASH DIVIDEND AS % OF OPERATING INCOME	12.69	19.40	26.03	29.30	31.91	59.62
27) CAPITAL FORMATION RATIO	8.33	7.82	6.63	6.15	5.34	4.85
28) EQUITY CAPITAL AS % OF ASSETS	13.11	8.97	8.40	8.08	7.51	6.19
Productivity						
29) EARNING ASSETS AS % OF ASSETS	90.48	90.81	90.86	90.48	90.01	86.12
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.51	5.55	5.35	5.64	5.88	9.55
31) NON-INT. INCOME % NON-INT. EXPENSE	10.63	13.24	13.97	16.77	19.22	31.59
32) PERSONNEL EXPENSE PER EMPLOYEE	16923	16298	16670	16133	16726	17702
33) EMPLOYEES PER MILLION ASSETS	1.02	0.84	0.81	0.82	0.89	0.78
34) NON-INTEREST INCOME AS % OF SALARIES	19.76	25.66	25.55	32.18	37.39	58.28
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	27.58	32.18	33.26	32.68	34.40	36.79
36) FED. FUNDS SOLD	9.95	6.85	5.03	4.05	3.99	5.61
37) TOTAL LOANS	56.49	61.37	61.05	62.07	60.31	56.17
38) RESERVE FOR LOAN LOSS	0.42	0.56	0.57	0.56	0.54	0.63
39) REAL ESTATE LOANS--RESIDENTIAL	15.13	18.97	18.26	17.35	16.54	12.84
40) REAL ESTATE LOANS--OTHER	3.62	7.21	8.14	9.15	9.00	7.08
41) COMMERCIAL AND INDUSTRIAL LOANS	5.83	6.67	6.91	9.25	11.89	15.11
42) PERSONAL LOANS	12.88	10.26	10.96	10.95	14.17	11.33
43) AGRIC./ LEASE FIN./ OTHER LOANS	13.46	12.36	10.88	11.54	3.88	6.18
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	15.73	14.17	13.99	14.77	17.06	20.07
45) PUBLIC FUNDS DEMAND DEPOSITS	1.91	1.68	2.05	1.94	2.12	1.55
46) TOTAL DEMAND DEPOSITS*	18.53	16.29	16.11	16.85	19.62	21.85
47) SAVINGS DEPOSITS IPC*	15.39	17.20	17.59	17.76	18.11	13.64
48) TIME DEPOSITS IPC*	50.64	57.72	57.93	56.65	52.33	45.29
49) PUBLIC TIME & SAVINGS DEPOSITS	9.19	5.23	5.20	4.61	4.26	3.06
50) TOTAL TIME & SAVINGS DEPOSITS	78.37	82.36	80.18	79.59	74.25	61.99
51) MEMO: MONEY MARKET CD'S	25.85	31.93	30.74	30.06	26.85	20.58
52) MEMO: TIME DEPOSITS OVER 100M	6.93	6.78	7.91	7.91	10.78	13.79
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	6.31
54) TOTAL DEPOSITS (FGN.& DOM.)	95.81	98.02	97.47	96.63	94.37	87.97
55) BORROWINGS	0.63	0.82	0.78	2.91	6.81	15.72
56) NET LARGE LIABILITIES	0.00	0.54	2.51	5.46	2.61	15.53
57) NON-RATE ASSET/LIABILITY GAP	21.41	16.33	17.63	17.30	18.22	16.30
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	0.96	-5.49	-19.08	-17.60	-18.26	-13.93
59) NET INCOME--1 YR.	1.56	-7.69	-23.02	-17.50	-14.68	-14.02
60) AVERAGE ASSETS--1 YR.	7.62	11.95	12.40	11.10	12.11	9.98
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	58.29	21.97	13.27	4.60	-1.11	10.31
62) NET INCOME--5 YRS.	58.91	21.67	7.04	-2.87	-5.26	5.74
63) AVERAGE ASSETS--5 YRS.	37.10	42.69	39.46	41.23	39.45	37.44

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 IOWA BASED ON 648 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.13	11.60	12.15	12.72	13.28
2) INTEREST EXPENSE	8.41	7.98	7.51	7.01	6.48
3) NET INTEREST MARGIN	3.65	4.06	4.60	5.28	6.02
4) TRUST INCOME	0.01	0.02	0.03	0.09	0.21
5) SERVICE CHARGES ON DEPOSITS*	0.05	0.08	0.14	0.25	0.38
6) OTHER NON-INTEREST INCOME	0.04	0.09	0.17	0.29	0.47
7) SALARIES AND BENEFITS	1.96	1.61	1.34	1.15	0.98
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.51	0.39	0.29	0.20	0.13
9) LOAN LOSS PROVISION	0.52	0.33	0.18	0.07	0.03
10) OTHER NON-INTEREST EXPENSE	1.18	0.94	0.73	0.57	0.46
11) LESS F.T.E. ADJUSTMENT	0.17	0.34	0.52	0.77	1.00
12) TAX PROVISION	1.07	0.78	0.46	0.20	0.04
13) RETURN ON ASSETS--OPERATING INCOME	0.72	1.03	1.33	1.70	2.09
14) RETURN ON ASSETS--NET INCOME	0.68	0.96	1.28	1.58	1.97
15) RETURN ON EQUITY--NET INCOME	8.53	11.47	14.61	17.32	20.54
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.06	12.74	13.36	14.04	14.84
17) BREAK EVEN YIELD	12.15	11.44	10.73	10.04	9.36
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.28	9.98	10.75	11.45	12.34
19) YIELD ON LOANS	12.80	13.41	14.14	14.93	15.75
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.03	0.55	0.23	0.07	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.06	0.60	0.33	0.14	0.05
22) RATE ON TIME AND SAVINGS	8.85	9.28	9.82	10.34	10.83
23) RATE ON TOTAL INTEREST FUNDS	8.86	9.30	9.95	10.42	10.95
24) INTEREST EXPENSE % EARNING ASSETS	9.35	8.86	8.28	7.62	7.05
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	4.40	14.58	25.96	34.14	40.24
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.22	10.61	21.35	41.18	66.48
27) CAPITAL FORMATION RATIO	3.45	7.22	10.51	13.53	16.78
28) EQUITY CAPITAL AS % OF ASSETS	7.15	7.81	8.75	10.04	11.80
Productivity					
29) EARNING ASSETS AS % OF ASSETS	86.71	89.29	91.38	93.44	94.75
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.91	7.27	5.46	4.36	3.68
31) NON-INT. INCOME % NON-INT. EXPENSE	7.42	10.67	16.04	21.75	28.36
32) PERSONNEL EXPENSE PER EMPLOYEE	26111	22878	19807	17164	15479
33) EMPLOYEES PER MILLION ASSETS	1.00	0.81	0.66	0.56	0.47
34) NON-INTEREST INCOME AS % OF SALARIES	12.06	18.40	28.95	39.27	52.85
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	20.35	28.00	35.93	43.63	50.85
36) FED. FUNDS SOLD	1.77	3.22	5.58	10.05	15.43
37) TOTAL LOANS	40.48	48.72	56.94	64.13	71.08
38) RESERVE FOR LOAN LOSS	0.22	0.35	0.50	0.64	0.75
39) REAL ESTATE LOANS--RESIDENTIAL	1.94	4.23	7.82	12.13	16.73
40) REAL ESTATE LOANS--OTHER	1.74	3.03	4.97	7.57	9.90
41) COMMERCIAL AND INDUSTRIAL LOANS	3.45	5.42	8.70	12.80	17.06
42) PERSONAL LOANS	2.50	3.74	5.57	8.17	11.50
43) AGRIC./ LEASE FIN./ OTHER LOANS	11.25	18.31	25.66	33.66	42.94
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	9.73	11.24	13.50	16.65	20.98
45) PUBLIC FUNDS DEMAND DEPOSITS	0.33	0.52	0.88	1.38	1.92
46) TOTAL DEMAND DEPOSITS*	10.71	12.24	14.55	17.92	22.08
47) SAVINGS DEPOSITS IPC*	14.29	16.46	18.98	21.91	24.60
48) TIME DEPOSITS IPC*	48.36	53.42	58.39	62.23	65.36
49) PUBLIC TIME & SAVINGS DEPOSITS	1.57	2.40	3.69	5.83	7.99
50) TOTAL TIME & SAVINGS DEPOSITS	73.70	78.51	81.97	85.10	87.66
51) MEMO: MONEY MARKET CD'S	24.00	28.67	32.97	37.26	41.77
52) MEMO: TIME DEPOSITS OVER 100M	1.29	2.37	4.05	6.98	10.80
53) FOREIGN DEPOSITS			4.18		
54) TOTAL DEPOSITS (FGN.& DOM.)	92.03	94.75	96.84	99.25	101.69
55) BORROWINGS	0.16	0.34	1.08	2.69	6.51
56) NET LARGE LIABILITIES	0.00	0.00	0.00	3.09	7.93
57) NON-RATE ASSET/LIABILITY GAP	10.85	13.94	16.63	19.75	22.91
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-32.97	-9.37	9.05	28.57	63.86
59) NET INCOME--1 YR.	-35.24	-12.54	7.55	27.67	67.50
60) AVERAGE ASSETS--1 YR.	9.60	12.64	16.19	20.65	25.20
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	7.37	43.05	88.73	140.00	234.84
62) NET INCOME--5 YRS.	-2.98	35.24	78.43	129.58	211.89
63) AVERAGE ASSETS--5 YRS.	29.73	37.88	45.20	55.52	66.81

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 648 BANKS IN IOWA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.13	12.20	12.17	12.06	11.96	11.24
2) INTEREST EXPENSE	6.86	7.38	7.76	7.71	7.69	8.11
3) NET INTEREST MARGIN	5.31	4.64	4.39	4.29	4.15	3.60
4) TRUST INCOME	0.01	0.03	0.02	0.04	0.19	0.23
5) SERVICE CHARGES ON DEPOSITS*	0.14	0.12	0.13	0.23	0.16	0.15
6) OTHER NON-INTEREST INCOME	0.16	0.17	0.19	0.16	0.18	0.56
7) SALARIES AND BENEFITS	1.69	1.40	1.21	1.26	1.28	1.15
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.30	0.26	0.27	0.33	0.37	0.42
9) LOAN LOSS PROVISION	0.23	0.20	0.12	0.20	0.14	0.18
10) OTHER NON-INTEREST EXPENSE	0.82	0.69	0.68	0.79	0.85	0.95
11) LESS F.T.E. ADJUSTMENT	0.26	0.46	0.61	0.68	0.61	0.43
12) TAX PROVISION	0.62	0.53	0.37	0.21	0.11	0.40
13) RETURN ON ASSETS--OPERATING INCOME	1.56	1.38	1.29	1.16	1.07	0.83
14) RETURN ON ASSETS--NET INCOME	1.53	1.32	1.26	1.15	0.99	0.71
15) RETURN ON EQUITY--NET INCOME	15.22	14.57	14.84	14.39	12.33	9.10
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.30	13.29	13.43	13.43	13.51	14.24
17) BREAK EVEN YIELD	10.69	10.56	10.79	11.05	11.22	12.43
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.03	10.41	11.13	11.13	11.81	11.48
19) YIELD ON LOANS	14.21	14.12	14.19	14.05	14.04	15.75
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.29	0.28	0.17	0.25	0.22	0.48
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.45	0.35	0.23	0.36	0.30	0.42
22) RATE ON TIME AND SAVINGS	9.28	9.65	10.13	10.20	10.12	11.04
23) RATE ON TOTAL INTEREST FUNDS	9.28	9.66	10.22	10.26	10.52	12.13
24) INTEREST EXPENSE % EARNING ASSETS	7.44	8.05	8.52	8.57	8.74	9.77
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	29.62	28.79	23.70	17.12	9.13	11.49
26) CASH DIVIDEND AS % OF OPERATING INCOME	14.92	20.33	24.52	24.21	35.45	32.22
27) CAPITAL FORMATION RATIO	12.69	10.96	9.89	9.61	7.93	5.70
28) EQUITY CAPITAL AS % OF ASSETS	10.20	8.96	8.33	7.77	7.77	5.82
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.73	92.52	90.90	90.05	88.72	80.40
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.04	5.12	5.13	6.22	8.39	14.43
31) NON-INT. INCOME % NON-INT. EXPENSE	11.65	14.08	16.86	19.86	22.62	33.84
32) PERSONNEL EXPENSE PER EMPLOYEE	20000	21037	19692	17726	17539	7102
33) EMPLOYEES PER MILLION ASSETS	0.82	0.66	0.61	0.72	0.74	0.68
34) NON-INTEREST INCOME AS % OF SALARIES	19.31	24.06	31.39	38.42	43.57	78.11
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	36.10	36.97	35.92	34.35	33.95	21.26
36) FED. FUNDS SOLD	11.67	5.63	4.59	4.34	4.78	19.19
37) TOTAL LOANS	49.79	55.77	57.78	59.84	57.20	55.54
38) RESERVE FOR LOAN LOSS	0.53	0.50	0.46	0.53	0.58	0.54
39) REAL ESTATE LOANS--RESIDENTIAL	5.23	6.21	8.63	10.88	13.64	7.17
40) REAL ESTATE LOANS--OTHER	3.35	4.39	6.09	7.73	6.78	6.56
41) COMMERCIAL AND INDUSTRIAL LOANS	5.51	7.52	10.06	12.89	15.77	18.07
42) PERSONAL LOANS	5.03	4.95	5.51	6.95	9.92	11.19
43) AGRIC./ LEASE FIN./ OTHER LOANS	28.46	28.73	24.44	20.34	11.90	9.58
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	15.26	12.98	12.70	14.65	18.91	31.66
45) PUBLIC FUNDS DEMAND DEPOSITS	0.99	0.88	0.86	0.84	0.52	1.15
46) TOTAL DEMAND DEPOSITS*	16.47	13.90	13.65	16.27	20.65	32.95
47) SAVINGS DEPOSITS IPC*	18.60	18.56	19.36	20.19	18.77	10.76
48) TIME DEPOSITS IPC*	58.08	59.40	58.57	56.82	49.02	33.89
49) PUBLIC TIME & SAVINGS DEPOSITS	3.13	3.68	4.32	3.67	3.58	2.14
50) TOTAL TIME & SAVINGS DEPOSITS	80.97	82.66	82.79	81.69	72.55	46.41
51) MEMO: MONEY MARKET CD'S	34.96	34.41	32.29	29.62	23.31	10.23
52) MEMO: TIME DEPOSITS OVER 100M	3.48	3.47	4.07	6.00	7.91	16.20
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	4.18
54) TOTAL DEPOSITS (FGN.& DOM.)	97.80	96.57	96.89	98.11	94.27	83.85
55) BORROWINGS	0.31	0.64	1.25	2.12	6.92	28.00
56) NET LARGE LIABILITIES	0.00	0.00	1.01	3.44	2.44	24.92
57) NON-RATE ASSET/LIABILITY GAP	18.95	16.64	15.59	16.16	17.83	18.19
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	16.71	10.61	7.24	1.83	5.61	2.14
59) NET INCOME--1 YR.	13.90	10.01	5.77	1.94	0.85	-13.72
60) AVERAGE ASSETS--1 YR.	16.70	16.26	16.62	15.64	14.88	16.38
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	109.58	95.43	86.14	69.92	53.15	34.51
62) NET INCOME--5 YRS.	106.45	84.31	78.40	63.95	43.78	43.28
63) AVERAGE ASSETS--5 YRS.	40.59	46.28	46.57	46.86	39.11	60.98

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 KANSAS BASED ON 617 BANKS

Operating Performance—% of Assets

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1) INTEREST INCOME (FTE)	11.15	11.74	12.37	13.01	13.66
2) INTEREST EXPENSE	8.34	7.92	7.41	6.73	6.06
3) NET INTEREST MARGIN	3.87	4.37	4.96	5.76	6.57
4) TRUST INCOME	0.01	0.02	0.07	0.13	0.22
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.13	0.25	0.44	0.68
6) OTHER NON-INTEREST INCOME	0.05	0.09	0.16	0.30	0.50
7) SALARIES AND BENEFITS	2.32	1.90	1.58	1.32	1.12
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.70	0.51	0.35	0.24	0.16
9) LOAN LOSS PROVISION	0.95	0.49	0.25	0.11	0.04
10) OTHER NON-INTEREST EXPENSE	1.46	1.15	0.88	0.69	0.55
11) LESS F.T.E. ADJUSTMENT	0.06	0.20	0.43	0.72	0.91
12) TAX PROVISION	1.08	0.74	0.42	0.20	0.06
13) RETURN ON ASSETS--OPERATING INCOME	0.67	0.99	1.33	1.73	2.20
14) RETURN ON ASSETS--NET INCOME	0.55	0.95	1.29	1.68	2.09
15) RETURN ON EQUITY--NET INCOME	6.55	10.87	14.53	18.25	22.02

Yields and Rates

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.20	12.91	13.71	14.45	15.04
17) BREAK EVEN YIELD	12.82	12.02	11.17	10.37	9.48
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.47	10.25	10.99	11.92	12.76
19) YIELD ON LOANS	13.42	14.32	15.02	15.82	16.72
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.79	0.88	0.34	0.08	-0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.92	0.96	0.51	0.24	0.09
22) RATE ON TIME AND SAVINGS	9.19	9.78	10.37	11.01	11.49
23) RATE ON TOTAL INTEREST FUNDS	9.19	9.79	10.39	11.09	11.68
24) INTEREST EXPENSE % EARNING ASSETS	9.33	8.80	8.17	7.36	6.60

Capital Position

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25) EFFECTIVE TAX RATE--OPERATING INCOME	6.43	14.79	24.23	34.29	40.52
26) CASH DIVIDEND AS % OF OPERATING INCOME	4.44	10.75	23.88	45.85	77.07
27) CAPITAL FORMATION RATIO	1.43	5.83	10.22	14.33	17.90
28) EQUITY CAPITAL AS % OF ASSETS	6.89	7.68	8.67	10.17	12.59

Productivity

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
29) EARNING ASSETS AS % OF ASSETS	86.19	88.67	91.15	93.20	94.89
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.24	7.25	5.63	4.47	3.71
31) NON-INT. INCOME % NON-INT. EXPENSE	7.20	11.32	17.02	23.90	30.55
32) PERSONNEL EXPENSE PER EMPLOYEE	25164	22330	18850	16605	14714
33) EMPLOYEES PER MILLION ASSETS	1.24	1.03	0.82	0.67	0.54
34) NON-INTEREST INCOME AS % OF SALARIES	12.12	19.68	31.27	45.83	58.28

Asset/Liability Management—Use of Funds

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35) INVESTMENT SECURITIES	22.32	28.81	35.96	44.64	52.30
36) FED. FUNDS SOLD	1.97	3.66	6.46	10.21	16.71
37) TOTAL LOANS	38.64	47.57	55.41	63.00	69.27
38) RESERVE FOR LOAN LOSS	0.23	0.35	0.50	0.64	0.77
39) REAL ESTATE LOANS--RESIDENTIAL	1.03	2.13	4.21	7.70	11.38
40) REAL ESTATE LOANS--OTHER	1.06	2.15	4.06	7.03	10.86
41) COMMERCIAL AND INDUSTRIAL LOANS	3.45	5.93	9.70	15.79	22.01
42) PERSONAL LOANS	3.49	5.20	8.20	12.07	17.02
43) AGRIC./ LEASE FIN./ OTHER LOANS	5.58	12.34	22.38	33.94	43.46

Asset/Liability Management—Source of Funds

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
44) DEMAND DEPOSITS* IPC	12.14	14.51	18.35	22.36	28.18
45) PUBLIC FUNDS DEMAND DEPOSITS	0.41	0.92	1.74	2.87	4.85
46) TOTAL DEMAND DEPOSITS*	13.92	16.51	20.77	25.29	31.20
47) SAVINGS DEPOSITS IPC*	8.47	11.09	13.92	16.67	20.25
48) TIME DEPOSITS IPC*	37.33	43.69	49.84	55.72	60.22
49) PUBLIC TIME & SAVINGS DEPOSITS	5.99	7.87	10.53	14.56	19.38
50) TOTAL TIME & SAVINGS DEPOSITS	65.37	71.53	76.93	80.85	83.59
51) MEMO: MONEY MARKET CD'S	18.18	24.53	30.02	35.55	40.70
52) MEMO: TIME DEPOSITS OVER 100M	5.52	7.63	11.13	16.42	22.34
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	92.18	95.17	97.33	99.91	102.89
55) BORROWINGS	0.12	0.35	1.12	3.09	7.94
56) NET LARGE LIABILITIES	0.00	0.00	5.19	11.59	19.84
57) NON-RATE ASSET/LIABILITY GAP	15.59	17.93	21.70	26.45	31.95

Growth Statistics

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-40.12	-13.28	10.05	35.05	86.20
59) NET INCOME--1 YR.	-42.75	-16.03	8.69	34.53	90.42
60) AVERAGE ASSETS--1 YR.	5.42	10.54	16.74	22.47	28.74
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-3.70	46.05	96.21	177.87	N/A
62) NET INCOME--5 YRS.	-18.50	30.78	84.15	159.25	N/A
63) AVERAGE ASSETS--5 YRS.	26.59	37.94	53.08	66.45	80.92

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 617 BANKS IN KANSAS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.29	12.44	12.41	12.44	12.17	12.24
2) INTEREST EXPENSE	6.94	7.47	7.68	7.65	7.81	7.16
3) NET INTEREST MARGIN	5.22	4.94	4.73	4.75	3.93	5.07
4) TRUST INCOME	0.05	0.02	0.05	0.07	0.18	0.28
5) SERVICE CHARGES ON DEPOSITS*	0.23	0.23	0.24	0.37	0.20	0.14
6) OTHER NON-INTEREST INCOME	0.14	0.16	0.17	0.18	0.26	0.36
7) SALARIES AND BENEFITS	1.87	1.54	1.42	1.52	1.37	1.43
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.33	0.33	0.35	0.42	0.39	0.40
9) LOAN LOSS PROVISION	0.27	0.25	0.27	0.23	0.28	0.19
10) OTHER NON-INTEREST EXPENSE	1.00	0.86	0.82	0.85	0.90	1.12
11) LESS F.T.E. ADJUSTMENT	0.16	0.41	0.56	0.77	0.67	0.57
12) TAX PROVISION	0.49	0.48	0.39	0.29	0.07	0.69
13) RETURN ON ASSETS--OPERATING INCOME	1.45	1.38	1.24	1.23	0.81	1.41
14) RETURN ON ASSETS--NET INCOME	1.43	1.32	1.16	1.17	0.78	1.30
15) RETURN ON EQUITY--NET INCOME	14.15	14.69	14.70	15.21	11.57	17.19
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.34	13.74	13.78	14.06	14.66	15.46
17) BREAK EVEN YIELD	11.05	11.04	11.21	11.25	12.45	12.05
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.36	10.97	11.46	11.71	11.33	11.72
19) YIELD ON LOANS	14.90	15.00	15.17	15.27	15.89	17.39
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.45	0.28	0.39	0.27	0.48	0.22
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.55	0.48	0.48	0.46	0.58	0.46
22) RATE ON TIME AND SAVINGS	9.92	10.30	10.71	10.77	11.35	11.32
23) RATE ON TOTAL INTEREST FUNDS	9.91	10.36	10.74	10.96	12.16	12.74
24) INTEREST EXPENSE % EARNING ASSETS	7.61	8.15	8.59	8.59	9.82	9.06
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	24.69	25.81	24.93	18.83	7.55	32.81
26) CASH DIVIDEND AS % OF OPERATING INCOME	18.75	20.97	33.30	29.61	32.38	31.79
27) CAPITAL FORMATION RATIO	10.61	10.73	8.89	9.94	6.76	11.21
28) EQUITY CAPITAL AS % OF ASSETS	9.72	8.64	8.15	8.36	7.08	7.63
Productivity						
29) EARNING ASSETS AS % OF ASSETS	92.10	91.73	90.16	89.12	82.98	79.18
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.61	5.23	5.85	6.23	11.51	17.30
31) NON-INT. INCOME % NON-INT. EXPENSE	13.02	16.61	19.93	23.11	25.04	27.37
32) PERSONNEL EXPENSE PER EMPLOYEE	18636	19886	18653	17370	17802	7408
33) EMPLOYEES PER MILLION ASSETS	0.99	0.75	0.76	0.86	0.77	0.82
34) NON-INTEREST INCOME AS % OF SALARIES	24.16	29.90	36.43	44.11	52.24	55.83
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	37.17	36.05	36.40	35.40	30.40	25.69
36) FED. FUNDS SOLD	8.23	6.10	4.54	4.94	10.90	19.62
37) TOTAL LOANS	52.57	56.64	57.47	58.87	58.89	53.87
38) RESERVE FOR LOAN LOSS	0.48	0.50	0.54	0.48	0.61	0.80
39) REAL ESTATE LOANS--RESIDENTIAL	3.32	4.38	4.57	5.77	3.22	3.42
40) REAL ESTATE LOANS--OTHER	2.72	3.85	4.98	6.71	5.73	3.87
41) COMMERCIAL AND INDUSTRIAL LOANS	6.10	9.21	11.93	16.37	18.21	25.34
42) PERSONAL LOANS	7.35	7.87	7.56	10.64	12.61	15.14
43) AGRIC./ LEASE FIN./ OTHER LOANS	27.97	23.94	19.42	11.38	5.51	6.86
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	18.34	17.22	19.20	20.04	24.03	41.50
45) PUBLIC FUNDS DEMAND DEPOSITS	2.03	1.82	1.76	1.19	1.43	0.48
46) TOTAL DEMAND DEPOSITS*	21.34	19.85	21.12	21.68	25.97	41.99
47) SAVINGS DEPOSITS IPC*	13.45	13.83	14.38	15.48	12.33	12.08
48) TIME DEPOSITS IPC*	50.29	51.60	50.09	47.14	37.38	33.42
49) PUBLIC TIME & SAVINGS DEPOSITS	11.47	9.87	10.01	10.14	9.24	4.72
50) TOTAL TIME & SAVINGS DEPOSITS	75.49	78.28	77.88	75.34	57.40	50.23
51) MEMO: MONEY MARKET CD'S	31.05	31.45	28.99	26.12	14.39	9.54
52) MEMO: TIME DEPOSITS OVER 100M	9.47	10.38	12.08	15.42	18.66	21.65
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	96.82	97.61	97.86	98.10	95.17	92.81
55) BORROWINGS	0.36	0.76	1.13	2.63	17.09	21.64
56) NET LARGE LIABILITIES	0.00	4.22	8.08	14.81	13.02	17.37
57) NON-RATE ASSET/LIABILITY GAP	23.95	20.78	20.55	22.13	18.28	27.52
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	13.67	14.91	1.34	5.86	5.60	22.11
59) NET INCOME--1 YR.	12.61	12.08	1.42	6.21	-3.59	18.62
60) AVERAGE ASSETS--1 YR.	15.66	18.31	16.21	16.11	13.45	18.41
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	110.41	107.59	87.32	83.03	64.67	143.62
62) NET INCOME--5 YRS.	98.21	85.56	72.42	76.72	46.91	125.37
63) AVERAGE ASSETS--5 YRS.	51.53	55.28	54.38	51.55	23.85	57.20

* DOMESTIC ONLY

Kentucky

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1981 KENTUCKY BASED ON 343 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.72	11.40	12.04	12.51	13.07
2) INTEREST EXPENSE	8.31	7.85	7.27	6.41	5.30
3) NET INTEREST MARGIN	3.68	4.27	4.87	5.52	6.26
4) TRUST INCOME	0.01	0.02	0.05	0.14	0.22
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.18	0.30	0.44	0.63
6) OTHER NON-INTEREST INCOME	0.04	0.08	0.17	0.30	0.50
7) SALARIES AND BENEFITS	2.19	1.79	1.49	1.27	1.05
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.77	0.58	0.44	0.30	0.20
9) LOAN LOSS PROVISION	0.73	0.40	0.25	0.12	0.05
10) OTHER NON-INTEREST EXPENSE	1.44	1.15	0.91	0.74	0.62
11) LESS F.T.E. ADJUSTMENT	0.18	0.34	0.55	0.76	0.92
12) TAX PROVISION	1.03	0.65	0.33	0.11	-0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.50	0.85	1.24	1.70	2.09
14) RETURN ON ASSETS--NET INCOME	0.47	0.84	1.15	1.63	2.04
15) RETURN ON EQUITY--NET INCOME	5.52	9.74	12.93	16.19	19.90
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.92	12.59	13.39	14.06	14.88
17) BREAK EVEN YIELD	12.86	11.93	11.01	9.97	8.66
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.80	10.57	11.31	12.09	12.83
19) YIELD ON LOANS	11.66	12.84	13.89	14.78	15.65
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.24	0.66	0.36	0.17	0.06
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.31	0.82	0.48	0.25	0.11
22) RATE ON TIME AND SAVINGS	8.77	9.63	10.48	10.98	11.42
23) RATE ON TOTAL INTEREST FUNDS	8.83	9.71	10.51	11.01	11.51
24) INTEREST EXPENSE % EARNING ASSETS	9.49	8.79	8.09	7.14	5.97
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-0.89	10.08	20.29	29.64	38.95
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.19	9.96	17.82	28.73	43.66
27) CAPITAL FORMATION RATIO	3.25	6.89	10.43	13.34	16.89
28) EQUITY CAPITAL AS % OF ASSETS	6.59	7.57	9.05	10.59	13.00
Productivity					
29) EARNING ASSETS AS % OF ASSETS	83.92	87.62	90.06	91.69	93.78
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.33	8.53	6.45	5.02	4.04
31) NON-INT. INCOME % NON-INT. EXPENSE	9.68	13.88	18.45	23.75	30.43
32) PERSONNEL EXPENSE PER EMPLOYEE	20298	17523	15784	14086	12571
33) EMPLOYEES PER MILLION ASSETS	1.41	1.12	0.96	0.80	0.65
34) NON-INTEREST INCOME AS % OF SALARIES	18.47	26.83	35.75	48.06	61.80
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	20.16	26.02	34.44	42.80	49.85
36) FED. FUNDS SOLD	2.47	4.17	7.22	11.98	18.53
37) TOTAL LOANS	40.70	47.83	56.41	64.05	69.80
38) RESERVE FOR LOAN LOSS	0.22	0.34	0.49	0.63	0.78
39) REAL ESTATE LOANS--RESIDENTIAL	4.87	8.62	12.54	18.25	23.34
40) REAL ESTATE LOANS--OTHER	3.62	5.96	9.82	13.85	18.25
41) COMMERCIAL AND INDUSTRIAL LOANS	1.82	4.29	7.97	12.11	18.23
42) PERSONAL LOANS	5.33	8.64	12.71	17.24	22.40
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.38	5.47	9.07	13.69	19.68
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	13.59	16.69	20.53	25.32	32.17
45) PUBLIC FUNDS DEMAND DEPOSITS	0.36	0.93	1.61	2.75	4.41
46) TOTAL DEMAND DEPOSITS*	15.41	19.04	22.50	27.60	35.58
47) SAVINGS DEPOSITS IPC*	8.79	11.83	14.20	18.59	23.19
48) TIME DEPOSITS IPC*	36.33	46.54	54.76	60.45	65.45
49) PUBLIC TIME & SAVINGS DEPOSITS	1.62	2.71	5.08	8.13	11.98
50) TOTAL TIME & SAVINGS DEPOSITS	60.15	70.94	75.42	80.34	83.98
51) MEMO: MONEY MARKET CD'S	20.24	25.40	31.08	35.40	39.32
52) MEMO: TIME DEPOSITS OVER 100M	2.26	4.52	8.53	14.96	20.27
53) FOREIGN DEPOSITS		0.79	1.57	2.35	
54) TOTAL DEPOSITS (FGN.& DOM.)	92.09	95.40	97.82	100.76	104.78
55) BORROWINGS	0.13	0.30	0.97	2.89	6.36
56) NET LARGE LIABILITIES	0.00	0.00	1.46	7.83	14.99
57) NON-RATE ASSET/LIABILITY GAP	15.10	18.71	23.08	28.03	35.72
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-39.49	-17.24	4.27	24.94	59.95
59) NET INCOME--1 YR.	-48.17	-20.60	3.18	26.45	54.87
60) AVERAGE ASSETS--1 YR.	7.77	13.37	18.90	26.47	35.10
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-20.22	25.17	70.00	147.40	233.00
62) NET INCOME--5 YRS.	-37.20	18.84	64.92	135.36	225.45
63) AVERAGE ASSETS--5 YRS.	29.43	40.60	52.62	68.86	89.66

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 343 BANKS IN KENTUCKY

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.60	11.80	12.21	12.02	12.04	12.08
2) INTEREST EXPENSE	6.27	6.91	7.47	7.52	7.53	8.26
3) NET INTEREST MARGIN	5.56	5.06	4.82	4.54	4.76	3.96
4) TRUST INCOME	0.02	0.01	0.02	0.06	0.12	0.19
5) SERVICE CHARGES ON DEPOSITS*	0.30	0.35	0.30	0.27	0.32	0.24
6) OTHER NON-INTEREST INCOME	0.24	0.17	0.17	0.15	0.19	0.23
7) SALARIES AND BENEFITS	1.93	1.48	1.44	1.45	1.58	1.51
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.50	0.42	0.41	0.42	0.54	0.53
9) LOAN LOSS PROVISION	0.51	0.24	0.25	0.23	0.19	0.31
10) OTHER NON-INTEREST EXPENSE	1.20	0.95	0.84	0.87	1.00	0.87
11) LESS F.T.E. ADJUSTMENT	0.19	0.48	0.56	0.71	0.66	0.53
12) TAX PROVISION	0.45	0.42	0.38	0.18	0.04	0.16
13) RETURN ON ASSETS--OPERATING INCOME	1.47	1.35	1.28	1.10	0.98	0.94
14) RETURN ON ASSETS--NET INCOME	1.36	1.21	1.23	1.03	0.96	0.79
15) RETURN ON EQUITY--NET INCOME	12.11	12.47	14.05	11.69	12.86	13.35
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.80	13.00	13.57	13.36	13.59	14.11
17) BREAK EVEN YIELD	10.22	10.37	11.09	11.19	11.27	12.38
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.57	11.03	11.53	11.34	11.61	12.40
19) YIELD ON LOANS	13.02	13.54	14.01	13.87	14.39	14.95
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.60	0.37	0.34	0.36	0.28	0.23
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.18	0.52	0.48	0.44	0.45	0.61
22) RATE ON TIME AND SAVINGS	9.69	9.90	10.61	10.57	10.84	11.11
23) RATE ON TOTAL INTEREST FUNDS	9.73	9.92	10.61	10.70	10.95	12.61
24) INTEREST EXPENSE % EARNING ASSETS	6.99	7.67	8.16	8.44	8.55	9.68
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	19.80	25.49	21.52	12.81	3.21	17.87
26) CASH DIVIDEND AS % OF OPERATING INCOME	11.90	17.67	16.26	21.66	24.58	26.87
27) CAPITAL FORMATION RATIO	10.85	10.65	11.54	9.27	9.53	9.76
28) EQUITY CAPITAL AS % OF ASSETS	10.08	9.68	8.59	8.19	7.53	6.27
Productivity						
29) EARNING ASSETS AS % OF ASSETS	90.06	90.26	90.44	89.56	89.53	85.66
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.46	6.72	5.98	6.10	6.76	11.68
31) NON-INT. INCOME % NON-INT. EXPENSE	13.88	18.56	18.88	17.92	21.48	21.61
32) PERSONNEL EXPENSE PER EMPLOYEE	14562	15442	16027	15715	15943	6590
33) EMPLOYEES PER MILLION ASSETS	1.30	0.98	0.89	0.92	0.99	0.91
34) NON-INTEREST INCOME AS % OF SALARIES	26.31	36.88	35.96	33.01	43.45	40.55
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	24.86	35.82	35.15	35.01	34.02	20.60
36) FED. FUNDS SOLD	13.09	8.51	7.11	5.43	5.59	14.23
37) TOTAL LOANS	58.03	54.50	55.10	60.01	57.34	65.19
38) RESERVE FOR LOAN LOSS	0.48	0.47	0.49	0.52	0.58	0.73
39) REAL ESTATE LOANS--RESIDENTIAL	9.26	11.72	14.30	14.68	11.70	6.46
40) REAL ESTATE LOANS--OTHER	8.55	8.61	10.28	10.34	10.55	10.16
41) COMMERCIAL AND INDUSTRIAL LOANS	3.59	5.45	7.43	9.42	11.83	22.19
42) PERSONAL LOANS	16.30	11.64	11.69	12.81	17.22	16.86
43) AGRIC./ LEASE FIN./ OTHER LOANS	11.84	9.82	9.59	8.03	4.19	9.37
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	24.16	20.27	19.76	19.72	20.86	26.89
45) PUBLIC FUNDS DEMAND DEPOSITS	0.71	1.94	1.86	1.43	1.46	0.78
46) TOTAL DEMAND DEPOSITS*	24.77	22.11	22.12	21.58	23.02	29.07
47) SAVINGS DEPOSITS IPC*	15.02	14.09	14.46	14.52	14.39	11.05
48) TIME DEPOSITS IPC*	52.10	54.27	55.97	55.13	50.69	36.08
49) PUBLIC TIME & SAVINGS DEPOSITS	3.71	5.46	5.37	4.49	6.27	1.59
50) TOTAL TIME & SAVINGS DEPOSITS	73.32	76.16	76.30	75.91	73.83	50.51
51) MEMO: MONEY MARKET CD'S	31.46	31.96	32.11	29.48	25.46	14.46
52) MEMO: TIME DEPOSITS OVER 100M	5.18	6.75	8.41	11.92	15.65	17.04
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	1.57
54) TOTAL DEPOSITS (FGN.& DOM.)	97.92	98.38	97.78	98.37	97.73	82.89
55) BORROWINGS	0.32	0.59	0.80	1.28	2.87	24.78
56) NET LARGE LIABILITIES	0.00	0.00	1.43	7.49	3.88	20.64
57) NON-RATE ASSET/LIABILITY GAP	26.53	23.23	23.07	21.51	22.62	21.61
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	23.97	2.94	4.44	1.65	6.37	15.67
59) NET INCOME--1 YR.	27.63	2.14	3.47	1.48	2.75	12.21
60) AVERAGE ASSETS--1 YR.	17.62	18.99	21.28	17.23	16.28	27.68
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	97.87	80.75	84.41	35.16	44.31	85.84
62) NET INCOME--5 YRS.	92.56	72.31	79.83	25.82	39.03	69.03
63) AVERAGE ASSETS--5 YRS.	40.21	53.42	56.17	50.42	46.71	57.21

* DOMESTIC ONLY

Louisiana

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1981 LOUISIANA BASED ON 269 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.53	12.15	12.81	13.48	14.25
2) INTEREST EXPENSE	8.88	8.24	7.53	6.77	5.79
3) NET INTEREST MARGIN	3.98	4.59	5.32	6.09	6.78
4) TRUST INCOME	0.01	0.02	0.03	0.09	0.15
5) SERVICE CHARGES ON DEPOSITS*	0.18	0.27	0.39	0.56	0.75
6) OTHER NON-INTEREST INCOME	0.09	0.16	0.26	0.44	0.70
7) SALARIES AND BENEFITS	2.25	1.92	1.57	1.33	1.10
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.91	0.63	0.47	0.33	0.21
9) LOAN LOSS PROVISION	0.71	0.47	0.28	0.14	0.05
10) OTHER NON-INTEREST EXPENSE	1.79	1.40	1.10	0.89	0.70
11) LESS F.T.E. ADJUSTMENT	0.20	0.39	0.58	0.79	1.04
12) TAX PROVISION	1.12	0.73	0.41	0.19	0.07
13) RETURN ON ASSETS--OPERATING INCOME	0.77	1.05	1.42	1.73	2.26
14) RETURN ON ASSETS--NET INCOME	0.66	1.03	1.35	1.65	2.16
15) RETURN ON EQUITY--NET INCOME	9.14	12.85	16.05	19.26	23.89
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.96	13.89	14.69	15.69	16.84
17) BREAK EVEN YIELD	14.19	12.98	11.90	10.95	10.02
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.29	11.06	11.74	12.70	13.71
19) YIELD ON LOANS	13.07	14.33	15.43	16.53	17.44
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.18	0.70	0.32	0.12	0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.26	0.87	0.55	0.30	0.12
22) RATE ON TIME AND SAVINGS	9.82	10.52	11.13	11.78	12.43
23) RATE ON TOTAL INTEREST FUNDS	9.97	10.55	11.18	11.79	12.72
24) INTEREST EXPENSE % EARNING ASSETS	10.16	9.48	8.58	7.76	6.76
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	4.94	13.06	22.76	32.00	37.56
26) CASH DIVIDEND AS % OF OPERATING INCOME	6.36	11.85	18.88	28.46	37.87
27) CAPITAL FORMATION RATIO	5.85	9.54	13.11	16.93	20.42
28) EQUITY CAPITAL AS % OF ASSETS	6.36	7.09	8.05	9.31	11.63
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.74	84.74	87.82	90.01	91.39
30) CASH & DUE (NON-INT.) AS % OF ASSETS	15.22	10.69	8.32	6.35	5.10
31) NON-INT. INCOME % NON-INT. EXPENSE	12.75	18.06	22.99	28.47	33.87
32) PERSONNEL EXPENSE PER EMPLOYEE	21466	18750	16722	14852	13269
33) EMPLOYEES PER MILLION ASSETS	1.44	1.15	0.94	0.76	0.65
34) NON-INTEREST INCOME AS % OF SALARIES	25.83	35.94	46.61	57.53	72.92
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	16.89	23.79	30.77	38.75	47.77
36) FED. FUNDS SOLD	1.90	3.77	6.64	10.36	15.70
37) TOTAL LOANS	43.52	52.89	60.53	67.98	73.94
38) RESERVE FOR LOAN LOSS	0.30	0.41	0.55	0.74	0.96
39) REAL ESTATE LOANS--RESIDENTIAL	2.80	5.23	8.79	13.63	20.65
40) REAL ESTATE LOANS--OTHER	3.41	6.72	10.71	16.02	22.77
41) COMMERCIAL AND INDUSTRIAL LOANS	4.42	8.78	13.92	22.17	30.75
42) PERSONAL LOANS	5.97	8.12	11.23	16.16	20.53
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.14	4.79	8.83	13.80	19.16
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	14.99	18.14	22.18	28.78	33.41
45) PUBLIC FUNDS DEMAND DEPOSITS	0.89	1.46	2.45	4.17	6.64
46) TOTAL DEMAND DEPOSITS*	17.98	20.78	26.01	32.20	37.02
47) SAVINGS DEPOSITS IPC*	6.48	8.71	11.97	15.65	19.02
48) TIME DEPOSITS IPC*	34.40	40.40	47.54	54.10	58.40
49) PUBLIC TIME & SAVINGS DEPOSITS	5.47	8.82	14.43	19.06	24.27
50) TOTAL TIME & SAVINGS DEPOSITS	61.34	69.34	75.55	79.77	84.48
51) MEMO: MONEY MARKET CD'S	14.15	19.09	25.58	31.10	37.77
52) MEMO: TIME DEPOSITS OVER 100M	10.13	16.03	22.36	30.97	38.89
53) FOREIGN DEPOSITS		0.07	1.85	3.43	
54) TOTAL DEPOSITS (FGN.& DOM.)	95.00	97.62	101.11	104.51	109.17
55) BORROWINGS	0.10	0.31	1.01	3.34	10.78
56) NET LARGE LIABILITIES	0.00	6.18	14.80	25.46	35.69
57) NON-RATE ASSET/LIABILITY GAP	14.85	19.13	23.54	28.16	33.46
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-17.67	3.68	21.93	50.00	116.22
59) NET INCOME--1 YR.	-18.24	2.24	19.48	46.57	138.80
60) AVERAGE ASSETS--1 YR.	9.37	15.90	21.82	30.44	44.70
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	30.69	73.64	135.62	247.94	N/A
62) NET INCOME--5 YRS.	18.89	68.93	122.94	227.10	N/A
63) AVERAGE ASSETS--5 YRS.	39.61	55.89	73.31	98.35	130.67

* DOMESTIC ONLY

Louisiana

MEDIANS BY RESOURCE CLASS FOR 269 BANKS IN LOUISIANA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	13.15	13.04	12.90	12.80	12.58	12.63
2) INTEREST EXPENSE	6.78	7.44	7.55	7.25	7.57	7.83
3) NET INTEREST MARGIN	6.34	5.34	5.30	5.44	4.92	4.56
4) TRUST INCOME	0.00	0.05	0.01	0.01	0.03	0.12
5) SERVICE CHARGES ON DEPOSITS*	0.30	0.42	0.42	0.41	0.35	0.25
6) OTHER NON-INTEREST INCOME	0.58	0.24	0.26	0.21	0.28	0.34
7) SALARIES AND BENEFITS	2.18	1.62	1.54	1.46	1.58	1.49
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.68	0.44	0.44	0.46	0.54	0.61
9) LOAN LOSS PROVISION	0.58	0.26	0.30	0.26	0.23	0.35
10) OTHER NON-INTEREST EXPENSE	1.50	1.21	1.15	1.06	0.95	1.02
11) LESS F.T.E. ADJUSTMENT	0.58	0.48	0.59	0.56	0.63	0.50
12) TAX PROVISION	0.25	0.32	0.45	0.46	0.41	0.41
13) RETURN ON ASSETS--OPERATING INCOME	1.37	1.52	1.40	1.44	1.21	1.22
14) RETURN ON ASSETS--NET INCOME	1.37	1.47	1.38	1.40	1.19	1.03
15) RETURN ON EQUITY--NET INCOME	15.04	15.27	15.74	17.39	15.79	14.78
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.79	15.08	14.78	14.53	14.36	14.96
17) BREAK EVEN YIELD	12.43	11.74	12.20	11.66	11.64	12.48
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.66	11.88	12.15	11.54	11.52	11.44
19) YIELD ON LOANS	14.65	15.50	15.33	14.95	15.51	15.97
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.18	0.28	0.35	0.33	0.28	0.43
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.05	0.56	0.59	0.51	0.51	0.79
22) RATE ON TIME AND SAVINGS	10.74	11.07	11.31	10.95	11.15	11.49
23) RATE ON TOTAL INTEREST FUNDS	10.74	11.13	11.25	11.02	11.36	12.05
24) INTEREST EXPENSE % EARNING ASSETS	8.16	8.52	8.87	8.32	8.52	9.36
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	17.16	20.38	22.22	23.94	24.77	23.65
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.85	14.92	21.15	20.13	22.24	27.08
27) CAPITAL FORMATION RATIO	13.56	13.26	12.33	14.34	13.08	9.16
28) EQUITY CAPITAL AS % OF ASSETS	11.29	8.70	8.30	7.75	7.41	6.81
Productivity						
29) EARNING ASSETS AS % OF ASSETS	87.21	88.08	88.36	87.27	87.40	85.51
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.40	8.62	7.75	8.05	8.37	10.98
31) NON-INT. INCOME % NON-INT. EXPENSE	16.63	21.60	23.86	21.51	23.70	26.32
32) PERSONNEL EXPENSE PER EMPLOYEE	14390	17500	17051	16237	15856	17638
33) EMPLOYEES PER MILLION ASSETS	1.64	1.03	0.87	0.93	0.95	0.94
34) NON-INTEREST INCOME AS % OF SALARIES	29.62	43.29	48.60	46.07	47.92	51.58
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	17.93	30.96	28.01	31.62	35.15	32.69
36) FED. FUNDS SOLD	17.35	8.36	5.39	5.19	6.20	8.61
37) TOTAL LOANS	59.51	61.24	62.46	60.07	57.91	59.13
38) RESERVE FOR LOAN LOSS	0.60	0.46	0.55	0.58	0.58	0.59
39) REAL ESTATE LOANS--RESIDENTIAL	6.37	8.81	8.35	10.76	6.65	5.06
40) REAL ESTATE LOANS--OTHER	10.95	10.22	11.70	10.00	9.68	11.64
41) COMMERCIAL AND INDUSTRIAL LOANS	10.37	11.40	13.93	13.71	20.84	18.74
42) PERSONAL LOANS	13.51	12.55	10.20	9.83	13.60	14.69
43) AGRIC./ LEASE FIN./ OTHER LOANS	11.26	10.05	11.08	6.84	3.04	5.11
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	23.50	20.12	21.39	22.21	25.06	30.43
45) PUBLIC FUNDS DEMAND DEPOSITS	1.37	2.25	2.83	2.84	2.14	1.25
46) TOTAL DEMAND DEPOSITS*	24.83	24.37	25.19	26.01	27.70	33.64
47) SAVINGS DEPOSITS IPC*	11.61	11.89	11.92	12.68	10.91	9.01
48) TIME DEPOSITS IPC*	49.60	50.35	49.86	47.33	41.40	35.38
49) PUBLIC TIME & SAVINGS DEPOSITS	7.69	14.51	14.59	13.83	16.07	10.80
50) TOTAL TIME & SAVINGS DEPOSITS	75.14	77.85	76.41	75.29	71.37	58.57
51) MEMO: MONEY MARKET CD'S	33.06	30.21	27.46	24.72	18.83	14.57
52) MEMO: TIME DEPOSITS OVER 100M	19.98	18.49	21.85	22.20	26.75	28.12
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	1.85
54) TOTAL DEPOSITS (FGN.& DOM.)	103.76	101.99	101.22	101.87	98.54	92.68
55) BORROWINGS	0.00	0.40	0.68	0.70	3.12	12.77
56) NET LARGE LIABILITIES	2.79	8.70	15.12	16.67	11.09	20.47
57) NON-RATE ASSET/LIABILITY GAP	24.85	21.11	22.86	23.85	23.91	25.30
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	90.47	44.53	23.40	15.70	23.89	19.21
59) NET INCOME--1 YR.	90.47	30.60	18.20	15.16	19.90	18.51
60) AVERAGE ASSETS--1 YR.	26.18	22.66	21.70	21.82	22.73	18.85
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	67.16	135.75	145.36	153.05	129.35	111.65
62) NET INCOME--5 YRS.	64.70	133.16	131.92	136.93	118.40	92.42
63) AVERAGE ASSETS--5 YRS.	65.51	74.63	70.74	76.42	73.29	59.62

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 MAINE BASED ON 36 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.95	11.45	12.12	12.56	12.77
2) INTEREST EXPENSE	8.06	7.59	7.07	6.56	6.02
3) NET INTEREST MARGIN	3.84	4.57	5.09	5.53	5.91
4) TRUST INCOME	0.01	0.06	0.21	0.36	0.54
5) SERVICE CHARGES ON DEPOSITS*	0.11	0.17	0.23	0.29	0.33
6) OTHER NON-INTEREST INCOME	0.09	0.11	0.20	0.36	0.50
7) SALARIES AND BENEFITS	2.29	2.17	1.85	1.66	1.36
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.77	0.67	0.52	0.35	0.31
9) LOAN LOSS PROVISION	0.53	0.36	0.20	0.15	0.10
10) OTHER NON-INTEREST EXPENSE	1.85	1.55	1.27	0.94	0.80
11) LESS F.T.E. ADJUSTMENT	0.15	0.42	0.68	0.83	1.11
12) TAX PROVISION	0.59	0.20	0.13	-0.05	-0.30
13) RETURN ON ASSETS--OPERATING INCOME	0.45	0.68	0.92	1.25	1.38
14) RETURN ON ASSETS--NET INCOME	0.37	0.69	0.89	1.25	1.32
15) RETURN ON EQUITY--NET INCOME	4.51	9.12	11.55	14.29	17.22
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.64	13.23	13.60	14.09	15.39
17) BREAK EVEN YIELD	13.67	12.59	11.84	10.75	10.53
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.06	10.75	11.70	12.52	13.04
19) YIELD ON LOANS	12.62	13.00	13.70	14.45	15.03
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.79	0.58	0.35	0.21	0.14
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.89	0.64	0.37	0.28	0.21
22) RATE ON TIME AND SAVINGS	8.33	8.64	9.28	9.92	10.40
23) RATE ON TOTAL INTEREST FUNDS	8.44	9.15	9.73	10.25	11.00
24) INTEREST EXPENSE % EARNING ASSETS	9.66	8.83	8.03	7.34	6.77
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-49.83	-1.32	13.98	19.63	30.92
26) CASH DIVIDEND AS % OF OPERATING INCOME	23.49	35.68	43.32	56.61	64.70
27) CAPITAL FORMATION RATIO	1.64	3.42	5.85	9.09	10.20
28) EQUITY CAPITAL AS % OF ASSETS	5.63	6.49	7.37	8.90	9.93
Productivity					
29) EARNING ASSETS AS % OF ASSETS	79.81	84.84	88.41	90.02	91.61
30) CASH & DUE (NON-INT.) AS % OF ASSETS	16.79	10.71	7.79	5.45	4.67
31) NON-INT. INCOME % NON-INT. EXPENSE	8.87	10.97	15.45	21.35	26.35
32) PERSONNEL EXPENSE PER EMPLOYEE	17844	16129	14867	13711	10959
33) EMPLOYEES PER MILLION ASSETS	1.82	1.48	1.26	1.08	0.93
34) NON-INTEREST INCOME AS % OF SALARIES	17.44	22.79	29.22	41.87	52.06
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	23.33	25.47	31.36	34.24	42.65
36) FED. FUNDS SOLD	0.46	1.41	3.04	6.56	10.21
37) TOTAL LOANS	54.93	59.28	64.38	67.93	73.47
38) RESERVE FOR LOAN LOSS	0.43	0.47	0.69	0.89	1.01
39) REAL ESTATE LOANS--RESIDENTIAL	6.74	9.54	14.71	20.85	26.44
40) REAL ESTATE LOANS--OTHER	9.61	10.58	12.75	17.33	21.19
41) COMMERCIAL AND INDUSTRIAL LOANS	10.76	12.66	16.45	19.87	32.08
42) PERSONAL LOANS	5.55	9.09	12.42	16.60	21.55
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.35	1.00	2.67	8.42	10.54
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	13.03	14.91	18.00	22.12	26.26
45) PUBLIC FUNDS DEMAND DEPOSITS	0.53	1.09	1.54	2.07	3.10
46) TOTAL DEMAND DEPOSITS*	14.15	16.69	19.37	23.90	29.29
47) SAVINGS DEPOSITS IPC*	22.83	26.89	29.35	36.37	42.02
48) TIME DEPOSITS IPC*	27.86	34.17	38.68	45.90	51.54
49) PUBLIC TIME & SAVINGS DEPOSITS	1.89	2.78	4.51	6.69	11.86
50) TOTAL TIME & SAVINGS DEPOSITS	63.77	71.11	76.86	81.14	89.87
51) MEMO: MONEY MARKET CD'S	14.33	16.54	20.11	25.03	28.62
52) MEMO: TIME DEPOSITS OVER 100M	2.95	4.46	7.99	11.90	23.19
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	87.66	93.51	96.57	102.39	107.13
55) BORROWINGS	1.73	2.95	5.59	9.71	13.85
56) NET LARGE LIABILITIES	0.00	0.00	0.81	12.01	19.28
57) NON-RATE ASSET/LIABILITY GAP	8.98	13.97	17.36	20.58	22.44
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-20.88	-5.08	4.49	14.73	38.70
59) NET INCOME--1 YR.	-28.26	-8.30	3.07	16.83	32.39
60) AVERAGE ASSETS--1 YR.	2.54	6.91	10.52	15.49	20.02
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-8.00	8.90	49.52	87.28	208.28
62) NET INCOME--5 YRS.	-34.00	-1.43	47.55	85.71	324.00
63) AVERAGE ASSETS--5 YRS.	10.23	28.31	44.55	55.84	65.68

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 36 BANKS IN MAINE

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.24	12.11	12.22	12.11	12.10	0.00
2) INTEREST EXPENSE	6.75	7.06	7.08	6.67	7.36	0.00
3) NET INTEREST MARGIN	5.48	5.04	4.95	5.47	4.61	0.00
4) TRUST INCOME	0.07	0.29	0.05	0.23	0.29	0.00
5) SERVICE CHARGES ON DEPOSITS*	0.11	0.25	0.24	0.21	0.23	0.00
6) OTHER NON-INTEREST INCOME	0.30	0.13	0.13	0.20	0.41	0.00
7) SALARIES AND BENEFITS	2.16	1.73	1.64	1.87	1.90	0.00
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.52	0.54	0.39	0.49	0.61	0.00
9) LOAN LOSS PROVISION	1.31	0.19	0.19	0.35	0.19	0.00
10) OTHER NON-INTEREST EXPENSE	1.53	1.42	1.08	1.29	1.65	0.00
11) LESS F.T.E. ADJUSTMENT	0.17	0.42	0.60	0.70	0.75	0.00
12) TAX PROVISION	0.59	0.15	0.16	0.16	-0.11	0.00
13) RETURN ON ASSETS--OPERATING INCOME	-0.08	0.89	1.20	0.95	0.72	0.00
14) RETURN ON ASSETS--NET INCOME	-0.08	0.74	1.10	1.03	0.70	0.00
15) RETURN ON EQUITY--NET INCOME	0.56	10.54	13.93	12.02	10.40	0.00
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.31	13.71	13.51	13.32	13.65	0.00
17) BREAK EVEN YIELD	13.80	12.49	11.58	11.31	12.13	0.00
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.11	11.08	11.73	11.66	12.41	0.00
19) YIELD ON LOANS	14.33	13.48	13.44	14.23	14.06	0.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.75	0.26	0.32	0.40	0.38	0.00
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.32	0.30	0.33	0.60	0.38	0.00
22) RATE ON TIME AND SAVINGS	9.95	9.07	9.04	8.98	9.53	0.00
23) RATE ON TOTAL INTEREST FUNDS	10.13	9.42	9.25	9.48	10.32	0.00
24) INTEREST EXPENSE % EARNING ASSETS	7.91	8.16	7.82	7.39	8.44	0.00
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	30.92	16.00	16.29	11.42	-7.83	0.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	33.58	34.00	40.48	53.11	50.29	0.00
27) CAPITAL FORMATION RATIO	-1.83	10.06	5.74	5.83	4.95	0.00
28) EQUITY CAPITAL AS % OF ASSETS	10.33	7.24	8.07	7.74	6.57	0.00
Productivity						
29) EARNING ASSETS AS % OF ASSETS	85.44	88.61	89.09	88.55	86.75	0.00
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.14	8.46	5.59	8.75	9.04	0.00
31) NON-INT. INCOME % NON-INT. EXPENSE	13.20	12.98	15.16	13.99	24.18	0.00
32) PERSONNEL EXPENSE PER EMPLOYEE	4775	2252	14867	15555	14878	0
33) EMPLOYEES PER MILLION ASSETS	1.45	1.14	1.12	1.27	1.37	0.00
34) NON-INTEREST INCOME AS % OF SALARIES	25.35	23.90	27.44	26.23	47.52	0.00
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	19.05	25.56	29.59	32.18	33.87	0.00
36) FED. FUNDS SOLD	15.05	5.42	2.99	2.89	2.18	0.00
37) TOTAL LOANS	64.86	68.94	66.30	60.59	61.05	0.00
38) RESERVE FOR LOAN LOSS	1.01	0.86	0.84	0.58	0.69	0.00
39) REAL ESTATE LOANS--RESIDENTIAL	8.94	15.87	19.14	15.70	10.44	0.00
40) REAL ESTATE LOANS--OTHER	5.96	13.78	11.91	11.34	14.64	0.00
41) COMMERCIAL AND INDUSTRIAL LOANS	37.59	16.73	12.65	15.92	18.24	0.00
42) PERSONAL LOANS	10.72	15.09	11.21	10.44	16.83	0.00
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.65	4.68	3.54	8.53	0.92	0.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	23.34	17.22	14.57	19.18	22.05	0.00
45) PUBLIC FUNDS DEMAND DEPOSITS	0.67	1.48	1.91	1.51	1.56	0.00
46) TOTAL DEMAND DEPOSITS*	24.77	18.21	16.60	20.44	23.59	0.00
47) SAVINGS DEPOSITS IPC*	23.86	31.69	33.43	28.77	28.88	0.00
48) TIME DEPOSITS IPC*	46.71	48.22	38.55	34.36	35.77	0.00
49) PUBLIC TIME & SAVINGS DEPOSITS	6.42	3.45	4.46	3.66	5.93	0.00
50) TOTAL TIME & SAVINGS DEPOSITS	77.01	83.77	78.97	73.49	68.71	0.00
51) MEMO: MONEY MARKET CD'S	28.24	20.72	21.36	19.67	17.34	0.00
52) MEMO: TIME DEPOSITS OVER 100M	13.04	8.49	4.95	5.24	11.81	0.00
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	101.82	99.34	96.64	95.92	95.98	0.00
55) BORROWINGS	2.95	3.73	5.37	6.76	9.70	0.00
56) NET LARGE LIABILITIES	0.00	0.00	1.56	7.79	2.49	0.00
57) NON-RATE ASSET/LIABILITY GAP	21.47	12.47	16.13	21.43	19.00	0.00
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-154.02	5.77	12.18	2.87	2.46	0.00
59) NET INCOME--1 YR.	-154.02	2.31	8.91	1.96	0.69	0.00
60) AVERAGE ASSETS--1 YR.	10.88	13.39	8.37	13.83	11.90	0.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	86.11	36.36	46.74	54.72	28.49	0.00
62) NET INCOME--5 YRS.	86.11	79.39	37.42	56.51	24.41	0.00
63) AVERAGE ASSETS--5 YRS.	57.17	45.20	47.90	39.34	42.99	0.00

* DOMESTIC ONLY

Maryland

PROFIT DISTRIBUTION PROFILE 1981 MARYLAND BASED ON 94 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.23	10.75	11.23	11.58	11.95
2) INTEREST EXPENSE	7.39	6.99	6.52	5.78	4.84
3) NET INTEREST MARGIN	3.77	4.12	4.74	5.58	6.40
4) TRUST INCOME	0.01	0.03	0.07	0.14	0.23
5) SERVICE CHARGES ON DEPOSITS*	0.12	0.20	0.31	0.50	0.80
6) OTHER NON-INTEREST INCOME	0.05	0.08	0.15	0.23	0.37
7) SALARIES AND BENEFITS	2.58	2.14	1.67	1.47	1.22
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.00	0.65	0.52	0.37	0.26
9) LOAN LOSS PROVISION	0.43	0.29	0.13	0.08	0.05
10) OTHER NON-INTEREST EXPENSE	1.48	1.16	0.90	0.71	0.60
11) LESS F.T.E. ADJUSTMENT	0.20	0.34	0.47	0.68	0.85
12) TAX PROVISION	0.97	0.73	0.30	0.06	-0.07
13) RETURN ON ASSETS--OPERATING INCOME	0.56	0.85	1.05	1.35	1.72
14) RETURN ON ASSETS--NET INCOME	0.53	0.85	1.05	1.28	1.72
15) RETURN ON EQUITY--NET INCOME	6.90	10.06	12.14	14.60	16.44
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.29	11.94	12.41	13.04	14.16
17) BREAK EVEN YIELD	12.70	11.15	10.19	9.56	8.26
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.93	10.25	10.90	11.89	12.72
19) YIELD ON LOANS	10.97	11.75	12.32	13.18	14.78
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.66	0.31	0.15	0.07	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.90	0.48	0.24	0.15	0.08
22) RATE ON TIME AND SAVINGS	7.90	8.62	9.24	9.91	10.64
23) RATE ON TOTAL INTEREST FUNDS	7.90	8.78	9.32	10.08	11.19
24) INTEREST EXPENSE % EARNING ASSETS	8.27	7.83	7.22	6.54	5.19
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-2.94	7.75	20.76	34.26	40.89
26) CASH DIVIDEND AS % OF OPERATING INCOME	13.53	20.62	30.96	40.22	50.94
27) CAPITAL FORMATION RATIO	3.66	6.47	7.91	10.78	12.97
28) EQUITY CAPITAL AS % OF ASSETS	6.27	7.57	8.53	10.06	13.03
Productivity					
29) EARNING ASSETS AS % OF ASSETS	82.66	87.82	90.26	92.04	93.66
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.32	8.46	6.63	5.46	4.05
31) NON-INT. INCOME % NON-INT. EXPENSE	8.30	11.84	14.84	20.38	26.51
32) PERSONNEL EXPENSE PER EMPLOYEE	17951	16886	15141	14088	13333
33) EMPLOYEES PER MILLION ASSETS	1.68	1.38	1.13	0.94	0.74
34) NON-INTEREST INCOME AS % OF SALARIES	14.77	21.29	27.92	37.17	49.79
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	15.80	21.77	26.28	33.55	38.26
36) FED. FUNDS SOLD	1.50	3.08	5.07	8.56	13.98
37) TOTAL LOANS	53.00	60.19	67.54	71.71	77.04
38) RESERVE FOR LOAN LOSS	0.29	0.44	0.59	0.73	0.85
39) REAL ESTATE LOANS--RESIDENTIAL	12.60	16.77	25.21	33.83	43.12
40) REAL ESTATE LOANS--OTHER	3.18	5.60	9.67	13.97	16.49
41) COMMERCIAL AND INDUSTRIAL LOANS	1.71	4.77	8.28	12.44	17.97
42) PERSONAL LOANS	4.46	7.77	13.26	19.85	24.52
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.36	1.70	6.02	10.05	15.40
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	14.51	17.13	21.98	30.66	37.89
45) PUBLIC FUNDS DEMAND DEPOSITS	0.12	0.25	0.56	1.14	2.55
46) TOTAL DEMAND DEPOSITS*	14.93	17.68	22.94	32.12	39.25
47) SAVINGS DEPOSITS IPC*	19.32	24.78	31.69	36.46	41.97
48) TIME DEPOSITS IPC*	25.34	33.56	40.99	45.02	51.43
49) PUBLIC TIME & SAVINGS DEPOSITS	0.20	0.50	1.38	2.75	6.82
50) TOTAL TIME & SAVINGS DEPOSITS	54.31	65.18	74.97	80.26	83.50
51) MEMO: MONEY MARKET CD'S	13.14	17.75	23.42	28.39	32.49
52) MEMO: TIME DEPOSITS OVER 100M	1.52	2.31	4.66	9.08	17.52
53) FOREIGN DEPOSITS		0.41	7.13	18.62	
54) TOTAL DEPOSITS (FGN.& DOM.)	92.09	95.19	97.70	99.97	103.71
55) BORROWINGS	0.20	0.57	1.14	3.39	9.82
56) NET LARGE LIABILITIES	0.00	0.00	0.00	3.01	14.17
57) NON-RATE ASSET/LIABILITY GAP	15.67	19.19	23.00	30.40	37.47
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-26.16	-0.79	10.74	31.51	104.71
59) NET INCOME--1 YR.	-24.24	-2.73	9.95	29.78	51.24
60) AVERAGE ASSETS--1 YR.	2.50	8.97	14.27	17.19	24.55
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	4.42	32.20	58.33	94.65	150.24
62) NET INCOME--5 YRS.	-17.99	28.04	50.37	86.46	123.15
63) AVERAGE ASSETS--5 YRS.	22.22	32.51	43.13	57.99	71.42

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 94 BANKS IN MARYLAND

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.27	11.38	11.25	11.22	11.17	11.62
2) INTEREST EXPENSE	4.97	6.53	6.73	6.26	6.59	6.67
3) NET INTEREST MARGIN	5.74	4.51	4.41	4.95	4.59	5.12
4) TRUST INCOME	0.00	0.00	0.02	0.03	0.07	0.16
5) SERVICE CHARGES ON DEPOSITS*	0.56	0.30	0.30	0.31	0.21	0.38
6) OTHER NON-INTEREST INCOME	0.18	0.09	0.12	0.12	0.17	0.35
7) SALARIES AND BENEFITS	2.04	1.56	1.55	1.62	1.68	2.02
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.57	0.47	0.50	0.48	0.56	0.73
9) LOAN LOSS PROVISION	0.26	0.12	0.12	0.16	0.10	0.35
10) OTHER NON-INTEREST EXPENSE	1.16	0.84	0.82	0.90	0.92	0.98
11) LESS F.T.E. ADJUSTMENT	0.55	0.36	0.47	0.51	0.53	0.37
12) TAX PROVISION	0.59	0.31	0.16	0.37	0.05	0.26
13) RETURN ON ASSETS--OPERATING INCOME	1.47	1.11	1.01	1.10	0.86	0.90
14) RETURN ON ASSETS--NET INCOME	1.54	1.10	1.01	1.08	0.86	0.88
15) RETURN ON EQUITY--NET INCOME	10.13	11.58	11.27	12.57	11.44	15.28
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.28	12.50	12.28	12.57	12.30	13.45
17) BREAK EVEN YIELD	8.09	10.42	10.13	10.04	10.25	11.86
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.07	11.47	10.98	10.76	11.13	11.46
19) YIELD ON LOANS	11.58	12.15	12.18	12.45	12.39	14.22
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.17	0.12	0.11	0.21	0.11	0.53
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.53	0.21	0.20	0.28	0.18	0.63
22) RATE ON TIME AND SAVINGS	7.25	9.24	9.24	9.19	9.26	9.77
23) RATE ON TOTAL INTEREST FUNDS	7.25	9.25	9.30	9.28	9.45	10.59
24) INTEREST EXPENSE % EARNING ASSETS	5.51	7.19	7.39	6.91	7.33	7.93
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	26.31	20.58	18.45	31.47	5.86	18.42
26) CASH DIVIDEND AS % OF OPERATING INCOME	32.37	30.08	25.93	26.80	39.05	46.39
27) CAPITAL FORMATION RATIO	6.90	7.48	9.50	9.21	7.23	7.82
28) EQUITY CAPITAL AS % OF ASSETS	13.35	9.33	8.29	8.31	7.17	6.83
Productivity						
29) EARNING ASSETS AS % OF ASSETS	88.22	91.33	90.96	90.57	89.93	85.23
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.02	5.84	6.37	6.20	7.13	9.86
31) NON-INT. INCOME % NON-INT. EXPENSE	10.89	9.78	15.69	15.24	14.48	26.21
32) PERSONNEL EXPENSE PER EMPLOYEE	3621	15300	15317	14631	15938	17142
33) EMPLOYEES PER MILLION ASSETS	1.64	1.03	1.11	1.17	1.08	1.25
34) NON-INTEREST INCOME AS % OF SALARIES	17.60	18.69	27.69	29.64	25.57	49.05
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	32.40	23.24	25.69	28.95	27.75	24.35
36) FED. FUNDS SOLD	8.56	6.27	4.36	2.98	4.75	6.38
37) TOTAL LOANS	57.48	69.82	69.62	66.09	65.86	68.60
38) RESERVE FOR LOAN LOSS	0.66	0.62	0.53	0.60	0.55	0.77
39) REAL ESTATE LOANS--RESIDENTIAL	30.40	27.22	28.08	25.35	20.06	15.22
40) REAL ESTATE LOANS--OTHER	13.06	7.35	9.32	8.80	11.38	10.42
41) COMMERCIAL AND INDUSTRIAL LOANS	10.30	4.46	7.83	9.31	10.80	12.95
42) PERSONAL LOANS	2.76	10.96	7.96	15.06	18.42	14.86
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.44	5.44	8.51	6.75	0.76	7.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	28.31	17.50	19.66	23.15	24.18	29.98
45) PUBLIC FUNDS DEMAND DEPOSITS	0.21	0.35	1.02	0.53	0.80	0.73
46) TOTAL DEMAND DEPOSITS*	28.55	17.68	21.67	24.57	24.71	31.36
47) SAVINGS DEPOSITS IPC*	44.35	32.98	30.67	32.54	33.33	21.56
48) TIME DEPOSITS IPC*	29.94	43.22	42.19	41.00	42.15	33.00
49) PUBLIC TIME & SAVINGS DEPOSITS	1.40	1.33	1.48	1.43	1.83	1.13
50) TOTAL TIME & SAVINGS DEPOSITS	66.00	77.95	77.75	73.50	74.41	54.19
51) MEMO: MONEY MARKET CD'S	15.36	28.84	23.42	24.74	21.79	13.35
52) MEMO: TIME DEPOSITS OVER 100M	8.08	3.04	3.74	4.11	5.59	8.45
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	7.13
54) TOTAL DEPOSITS (FGN.& DOM.)	92.55	99.27	99.02	97.89	97.11	91.59
55) BORROWINGS	8.42	0.99	1.06	1.13	3.87	11.60
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	10.59
57) NON-RATE ASSET/LIABILITY GAP	29.02	22.04	21.57	25.04	22.39	24.44
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	6.92	17.91	6.67	12.06	4.82	19.66
59) NET INCOME--1 YR.	1.60	18.58	4.74	9.42	5.07	18.10
60) AVERAGE ASSETS--1 YR.	10.57	18.73	13.97	13.82	9.15	13.72
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	22.87	50.28	47.96	82.52	47.21	85.33
62) NET INCOME--5 YRS.	18.76	41.30	46.63	76.99	43.22	84.02
63) AVERAGE ASSETS--5 YRS.	26.46	46.05	46.55	41.52	50.44	39.45

* DOMESTIC ONLY

Massachusetts

PROFIT DISTRIBUTION PROFILE 1981 MASSACHUSETTS BASED ON 136 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.07	11.55	12.19	12.91	13.73
2) INTEREST EXPENSE	8.25	7.13	6.44	5.41	4.34
3) NET INTEREST MARGIN	4.52	5.18	5.83	6.77	7.88
4) TRUST INCOME	0.02	0.12	0.30	0.55	0.84
5) SERVICE CHARGES ON DEPOSITS*	0.12	0.19	0.27	0.40	0.51
6) OTHER NON-INTEREST INCOME	0.15	0.20	0.32	0.52	0.82
7) SALARIES AND BENEFITS	3.06	2.63	2.26	1.88	1.66
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.04	0.87	0.68	0.53	0.42
9) LOAN LOSS PROVISION	0.48	0.33	0.23	0.15	0.10
10) OTHER NON-INTEREST EXPENSE	2.06	1.72	1.43	1.14	1.00
11) LESS F.T.E. ADJUSTMENT	0.13	0.25	0.44	0.68	0.94
12) TAX PROVISION	1.38	0.92	0.51	0.16	-0.06
13) RETURN ON ASSETS--OPERATING INCOME	0.51	0.79	1.13	1.46	1.80
14) RETURN ON ASSETS--NET INCOME	0.44	0.72	1.06	1.41	1.84
15) RETURN ON EQUITY--NET INCOME	7.21	11.27	15.28	19.48	23.96
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.79	13.35	14.24	15.13	16.21
17) BREAK EVEN YIELD	14.01	12.79	11.71	10.96	9.68
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.60	10.90	11.57	12.51	13.31
19) YIELD ON LOANS	12.73	13.35	14.12	15.10	16.70
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.74	0.53	0.29	0.11	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.95	0.60	0.42	0.27	0.17
22) RATE ON TIME AND SAVINGS	7.36	8.64	9.50	10.40	11.72
23) RATE ON TOTAL INTEREST FUNDS	7.87	9.25	10.18	11.18	12.60
24) INTEREST EXPENSE % EARNING ASSETS	9.50	8.41	7.36	6.41	5.03
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-2.49	17.30	33.88	42.94	47.83
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.54	21.89	30.36	40.61	51.48
27) CAPITAL FORMATION RATIO	4.48	7.21	10.53	14.22	20.52
28) EQUITY CAPITAL AS % OF ASSETS	5.41	6.10	6.84	8.46	10.52
Productivity					
29) EARNING ASSETS AS % OF ASSETS	77.80	83.54	86.79	89.73	91.59
30) CASH & DUE (NON-INT.) AS % OF ASSETS	17.55	12.49	9.74	7.28	5.42
31) NON-INT. INCOME % NON-INT. EXPENSE	9.41	12.96	17.68	26.42	32.94
32) PERSONNEL EXPENSE PER EMPLOYEE	21139	18316	16340	15378	13888
33) EMPLOYEES PER MILLION ASSETS	1.97	1.64	1.34	1.15	0.95
34) NON-INTEREST INCOME AS % OF SALARIES	18.37	25.11	34.64	51.17	67.58
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	16.45	21.81	28.85	35.41	42.21
36) FED. FUNDS SOLD	0.95	1.97	4.27	9.27	18.37
37) TOTAL LOANS	48.83	57.69	64.20	71.53	77.04
38) RESERVE FOR LOAN LOSS	0.46	0.61	0.77	0.92	1.14
39) REAL ESTATE LOANS--RESIDENTIAL	2.16	7.11	13.15	19.35	27.01
40) REAL ESTATE LOANS--OTHER	3.38	6.86	10.11	13.47	18.83
41) COMMERCIAL AND INDUSTRIAL LOANS	9.66	14.70	18.59	25.46	32.66
42) PERSONAL LOANS	5.17	9.97	13.08	19.95	25.02
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.26	0.73	2.66	7.84	11.90
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	20.63	24.95	29.30	36.62	42.40
45) PUBLIC FUNDS DEMAND DEPOSITS	0.73	1.33	2.28	3.86	5.40
46) TOTAL DEMAND DEPOSITS*	24.04	28.76	32.28	39.23	49.09
47) SAVINGS DEPOSITS IPC*	10.94	21.41	26.57	35.32	42.79
48) TIME DEPOSITS IPC*	15.08	25.28	31.51	37.89	45.48
49) PUBLIC TIME & SAVINGS DEPOSITS	0.47	1.37	2.81	5.70	9.13
50) TOTAL TIME & SAVINGS DEPOSITS	47.09	56.83	63.66	70.84	76.56
51) MEMO: MONEY MARKET CD'S	4.47	10.26	14.33	19.02	23.67
52) MEMO: TIME DEPOSITS OVER 100M	2.33	6.86	11.44	17.71	23.22
53) FOREIGN DEPOSITS		8.46	16.85	47.96	
54) TOTAL DEPOSITS (FGN.& DOM.)	87.54	92.00	96.90	102.14	107.61
55) BORROWINGS	1.92	4.15	7.40	12.54	18.81
56) NET LARGE LIABILITIES	0.00	0.00	5.74	14.80	24.80
57) NON-RATE ASSET/LIABILITY GAP	17.39	21.82	27.66	32.87	40.29
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-5.16	13.97	32.75	56.45	94.78
59) NET INCOME--1 YR.	-7.25	13.38	30.35	59.12	116.92
60) AVERAGE ASSETS--1 YR.	3.65	8.55	13.82	24.53	34.80
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	59.16	143.84	224.66	N/A	N/A
62) NET INCOME--5 YRS.	38.60	127.63	189.14	N/A	N/A
63) AVERAGE ASSETS--5 YRS.	21.60	31.49	48.53	77.04	111.07

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 136 BANKS IN MASSACHUSETTS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.66	11.69	11.81	12.43	12.31	12.21
2) INTEREST EXPENSE	6.52	5.35	5.99	6.52	6.34	8.28
3) NET INTEREST MARGIN	5.41	6.57	5.83	5.97	5.82	3.79
4) TRUST INCOME	0.00	0.03	0.18	0.53	0.20	0.39
5) SERVICE CHARGES ON DEPOSITS*	0.55	0.29	0.38	0.25	0.26	0.12
6) OTHER NON-INTEREST INCOME	0.47	0.27	0.22	0.33	0.39	0.81
7) SALARIES AND BENEFITS	3.08	2.32	2.29	2.28	2.25	1.92
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.01	0.73	0.59	0.69	0.72	0.67
9) LOAN LOSS PROVISION	0.36	0.29	0.20	0.30	0.19	0.20
10) OTHER NON-INTEREST EXPENSE	1.32	1.55	1.48	1.44	1.41	1.11
11) LESS F.T.E. ADJUSTMENT	0.07	0.31	0.50	0.45	0.55	0.45
12) TAX PROVISION	0.44	0.76	0.59	0.53	0.38	0.20
13) RETURN ON ASSETS--OPERATING INCOME	0.79	1.20	1.17	1.21	1.14	0.81
14) RETURN ON ASSETS--NET INCOME	0.81	1.16	1.03	1.20	1.15	0.66
15) RETURN ON EQUITY--NET INCOME	11.23	13.98	13.57	17.02	17.80	12.11
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.08	13.90	14.06	14.66	13.89	14.30
17) BREAK EVEN YIELD	14.79	11.71	11.36	11.94	11.58	12.49
18) YIELD ON INVESTMENT SECURITIES (FTE)	8.79	10.90	11.16	11.88	11.89	12.42
19) YIELD ON LOANS	15.23	13.60	13.71	14.60	14.12	14.94
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.56	0.31	0.33	0.29	0.25	0.32
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.13	0.47	0.39	0.50	0.37	0.40
22) RATE ON TIME AND SAVINGS	8.94	9.82	8.98	9.49	9.49	11.05
23) RATE ON TOTAL INTEREST FUNDS	9.15	10.01	9.76	10.31	10.24	12.61
24) INTEREST EXPENSE % EARNING ASSETS	8.10	6.46	6.99	7.55	7.25	9.45
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	41.59	40.46	34.27	34.63	23.92	23.11
26) CASH DIVIDEND AS % OF OPERATING INCOME	18.38	25.39	27.74	30.59	34.51	38.58
27) CAPITAL FORMATION RATIO	9.00	10.05	9.98	12.09	11.89	7.19
28) EQUITY CAPITAL AS % OF ASSETS	9.59	8.02	7.81	7.04	6.30	5.01
Productivity						
29) EARNING ASSETS AS % OF ASSETS	88.17	85.23	85.06	87.54	88.48	83.53
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.44	11.18	10.97	8.93	8.20	10.79
31) NON-INT. INCOME % NON-INT. EXPENSE	13.91	13.49	17.10	17.50	20.41	40.30
32) PERSONNEL EXPENSE PER EMPLOYEE	6746	16981	15792	15744	16510	19495
33) EMPLOYEES PER MILLION ASSETS	1.84	1.44	1.32	1.42	1.35	1.00
34) NON-INTEREST INCOME AS % OF SALARIES	24.72	27.72	30.85	34.10	40.17	71.26
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	32.31	18.47	31.96	27.29	29.90	33.84
36) FED. FUNDS SOLD	12.11	9.41	4.79	3.92	2.47	5.51
37) TOTAL LOANS	54.77	64.46	60.40	67.92	65.47	61.85
38) RESERVE FOR LOAN LOSS	0.78	0.75	0.69	0.80	0.83	0.77
39) REAL ESTATE LOANS--RESIDENTIAL	8.63	15.07	13.22	13.76	13.15	8.03
40) REAL ESTATE LOANS--OTHER	4.42	8.15	10.01	12.16	12.36	5.66
41) COMMERCIAL AND INDUSTRIAL LOANS	9.97	18.56	16.98	20.00	19.46	19.23
42) PERSONAL LOANS	18.19	14.28	12.71	12.64	15.86	11.06
43) AGRIC./ LEASE FIN./ OTHER LOANS	8.49	7.57	5.69	4.05	1.09	4.56
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	20.40	33.66	29.30	27.83	30.44	26.82
45) PUBLIC FUNDS DEMAND DEPOSITS	1.03	1.94	3.23	2.02	2.46	2.43
46) TOTAL DEMAND DEPOSITS*	21.06	35.37	33.27	30.33	31.77	29.42
47) SAVINGS DEPOSITS IPC*	21.48	26.42	32.22	26.24	28.01	12.49
48) TIME DEPOSITS IPC*	50.06	31.85	29.61	31.63	30.79	30.91
49) PUBLIC TIME & SAVINGS DEPOSITS	2.65	2.73	2.45	4.43	2.85	2.61
50) TOTAL TIME & SAVINGS DEPOSITS	84.64	65.98	65.39	64.85	63.00	52.26
51) MEMO: MONEY MARKET CD'S	26.86	15.69	16.91	14.66	13.27	12.11
52) MEMO: TIME DEPOSITS OVER 100M	8.76	9.58	10.13	12.74	11.44	19.38
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	16.85
54) TOTAL DEPOSITS (FGN.& DOM.)	99.49	103.52	98.34	95.37	94.25	90.54
55) BORROWINGS	2.52	3.69	5.48	7.27	10.12	16.12
56) NET LARGE LIABILITIES	0.29	4.77	2.32	9.49	5.31	15.54
57) NON-RATE ASSET/LIABILITY GAP	9.91	31.55	28.96	26.49	27.87	21.46
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	67.20	29.88	31.81	35.26	38.42	10.68
59) NET INCOME--1 YR.	69.09	28.41	29.60	35.26	32.85	6.11
60) AVERAGE ASSETS--1 YR.	15.49	14.69	13.88	12.35	12.56	19.29
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	229.03	252.24	176.10	280.55	236.75	99.74
62) NET INCOME--5 YRS.	186.48	207.61	176.82	320.39	233.86	130.43
63) AVERAGE ASSETS--5 YRS.	58.09	38.73	50.85	54.17	45.66	61.54

* DOMESTIC ONLY

Michigan

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1981 MICHIGAN BASED ON 373 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.64	11.07	11.55	12.04	12.73
2) INTEREST EXPENSE	8.46	7.95	7.48	7.01	6.38
3) NET INTEREST MARGIN	3.14	3.58	4.06	4.72	5.48
4) TRUST INCOME	0.02	0.06	0.13	0.24	0.31
5) SERVICE CHARGES ON DEPOSITS*	0.10	0.16	0.24	0.35	0.49
6) OTHER NON-INTEREST INCOME	0.10	0.15	0.22	0.30	0.42
7) SALARIES AND BENEFITS	2.28	1.94	1.65	1.38	1.19
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.96	0.65	0.47	0.35	0.25
9) LOAN LOSS PROVISION	0.54	0.29	0.19	0.11	0.06
10) OTHER NON-INTEREST EXPENSE	1.56	1.20	0.94	0.76	0.64
11) LESS F.T.E. ADJUSTMENT	0.17	0.32	0.50	0.66	0.82
12) TAX PROVISION	0.48	0.23	0.05	-0.12	-0.30
13) RETURN ON ASSETS--OPERATING INCOME	0.09	0.40	0.71	1.02	1.28
14) RETURN ON ASSETS--NET INCOME	0.07	0.38	0.68	0.99	1.22
15) RETURN ON EQUITY--NET INCOME	0.92	5.17	9.23	12.35	14.97
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.95	12.40	13.03	14.08	15.69
17) BREAK EVEN YIELD	14.71	12.81	11.71	10.84	10.09
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.74	10.27	10.99	11.80	12.60
19) YIELD ON LOANS	11.60	12.14	12.88	13.73	14.67
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.89	0.46	0.29	0.14	0.06
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.01	0.58	0.34	0.20	0.11
22) RATE ON TIME AND SAVINGS	8.87	9.37	9.79	10.42	11.09
23) RATE ON TOTAL INTEREST FUNDS	8.86	9.42	9.91	10.53	11.27
24) INTEREST EXPENSE % EARNING ASSETS	10.38	9.11	8.51	7.92	7.34
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-55.04	-2.94	10.89	27.67	45.87
26) CASH DIVIDEND AS % OF OPERATING INCOME	15.42	25.90	38.42	58.82	86.95
27) CAPITAL FORMATION RATIO	-2.22	1.88	5.16	8.35	11.49
28) EQUITY CAPITAL AS % OF ASSETS	5.95	6.74	7.57	8.59	10.53
Productivity					
29) EARNING ASSETS AS % OF ASSETS	78.68	85.03	88.68	91.27	93.21
30) CASH & DUE (NON-INT.) AS % OF ASSETS	16.04	9.95	7.16	5.14	3.92
31) NON-INT. INCOME % NON-INT. EXPENSE	9.90	13.25	16.66	20.47	25.53
32) PERSONNEL EXPENSE PER EMPLOYEE	20408	17983	16575	15172	14137
33) EMPLOYEES PER MILLION ASSETS	1.46	1.17	0.99	0.82	0.68
34) NON-INTEREST INCOME AS % OF SALARIES	18.85	25.33	32.06	39.23	48.83
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	17.43	23.11	29.52	35.70	41.93
36) FED. FUNDS SOLD	1.24	2.58	5.07	8.53	12.92
37) TOTAL LOANS	48.93	57.67	63.58	70.17	75.15
38) RESERVE FOR LOAN LOSS	0.31	0.45	0.57	0.69	0.78
39) REAL ESTATE LOANS--RESIDENTIAL	13.06	17.31	23.63	29.39	34.88
40) REAL ESTATE LOANS--OTHER	3.74	5.60	8.30	11.37	14.84
41) COMMERCIAL AND INDUSTRIAL LOANS	4.04	7.05	10.83	16.86	23.82
42) PERSONAL LOANS	5.41	7.57	10.25	14.22	19.05
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.12	3.22	6.04	10.23	15.23
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.70	12.24	15.07	19.83	25.99
45) PUBLIC FUNDS DEMAND DEPOSITS	0.46	0.80	1.46	2.26	3.13
46) TOTAL DEMAND DEPOSITS*	12.17	13.99	16.96	21.56	26.93
47) SAVINGS DEPOSITS IPC*	18.25	22.68	25.95	30.21	33.98
48) TIME DEPOSITS IPC*	39.74	43.73	49.36	54.46	59.72
49) PUBLIC TIME & SAVINGS DEPOSITS	1.92	4.20	6.91	10.22	15.56
50) TOTAL TIME & SAVINGS DEPOSITS	73.06	78.30	83.46	88.09	94.07
51) MEMO: MONEY MARKET CD'S	20.02	24.60	29.13	33.12	37.63
52) MEMO: TIME DEPOSITS OVER 100M	2.24	4.27	8.62	14.06	21.61
53) FOREIGN DEPOSITS		3.48	5.82	18.54	
54) TOTAL DEPOSITS (FGN.& DOM.)	94.04	96.99	100.31	104.93	113.51
55) BORROWINGS	0.17	0.49	1.71	4.11	8.68
56) NET LARGE LIABILITIES	0.00	0.00	0.34	7.02	14.86
57) NON-RATE ASSET/LIABILITY GAP	4.25	10.71	15.11	18.90	22.72
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-61.17	-26.80	-2.51	17.21	85.26
59) NET INCOME--1 YR.	-68.81	-30.67	-2.78	17.21	84.05
60) AVERAGE ASSETS--1 YR.	2.51	6.81	12.01	17.26	26.82
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-72.41	-25.49	24.41	69.56	160.41
62) NET INCOME--5 YRS.	-78.81	-27.17	17.02	64.64	146.37
63) AVERAGE ASSETS--5 YRS.	17.21	28.65	40.83	54.93	86.35

* DOMESTIC ONLY

Michigan

MEDIANS BY RESOURCE CLASS FOR 373 BANKS IN MICHIGAN

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.25	11.48	11.62	11.55	11.55	11.53
2) INTEREST EXPENSE	6.78	7.22	7.41	7.51	7.62	8.07
3) NET INTEREST MARGIN	5.07	4.29	4.12	3.94	3.78	2.93
4) TRUST INCOME	0.09	0.00	0.02	0.08	0.20	0.24
5) SERVICE CHARGES ON DEPOSITS*	0.34	0.23	0.23	0.24	0.25	0.19
6) OTHER NON-INTEREST INCOME	0.23	0.22	0.19	0.19	0.23	0.39
7) SALARIES AND BENEFITS	2.24	1.63	1.60	1.64	1.63	1.73
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.74	0.46	0.42	0.44	0.52	0.49
9) LOAN LOSS PROVISION	0.23	0.20	0.19	0.18	0.17	0.21
10) OTHER NON-INTEREST EXPENSE	1.46	0.98	0.95	0.89	0.86	0.89
11) LESS F.T.E. ADJUSTMENT	0.28	0.38	0.48	0.51	0.61	0.51
12) TAX PROVISION	0.25	0.14	0.12	0.03	-0.03	-0.14
13) RETURN ON ASSETS--OPERATING INCOME	0.46	0.78	0.78	0.69	0.68	0.30
14) RETURN ON ASSETS--NET INCOME	0.40	0.78	0.78	0.67	0.64	0.31
15) RETURN ON EQUITY--NET INCOME	4.18	9.84	10.02	8.77	9.11	4.89
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.49	12.76	13.15	13.39	12.81	13.17
17) BREAK EVEN YIELD	14.87	11.33	11.69	11.85	11.46	12.19
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.66	10.72	11.00	11.14	10.97	10.79
19) YIELD ON LOANS	13.34	12.69	12.88	12.71	13.02	13.60
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.45	0.37	0.28	0.24	0.26	0.36
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.70	0.36	0.35	0.30	0.30	0.40
22) RATE ON TIME AND SAVINGS	10.09	9.41	9.82	9.80	10.13	10.24
23) RATE ON TOTAL INTEREST FUNDS	9.90	9.42	9.87	9.97	10.26	10.83
24) INTEREST EXPENSE % EARNING ASSETS	9.18	8.02	8.60	8.66	8.46	8.99
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	21.69	17.54	12.72	7.33	3.93	-8.98
26) CASH DIVIDEND AS % OF OPERATING INCOME	65.78	31.63	34.34	35.22	48.99	70.22
27) CAPITAL FORMATION RATIO	1.86	6.04	6.15	5.88	4.26	1.62
28) EQUITY CAPITAL AS % OF ASSETS	12.11	8.14	7.77	7.16	7.20	5.31
Productivity						
29) EARNING ASSETS AS % OF ASSETS	81.13	89.48	88.53	87.68	89.62	87.49
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.84	6.65	7.17	7.96	6.19	7.76
31) NON-INT. INCOME % NON-INT. EXPENSE	15.15	15.20	15.77	16.18	19.84	30.97
32) PERSONNEL EXPENSE PER EMPLOYEE	17232	16923	16240	16218	16535	17384
33) EMPLOYEES PER MILLION ASSETS	1.39	0.95	0.97	1.01	0.97	0.99
34) NON-INTEREST INCOME AS % OF SALARIES	27.34	30.00	30.09	31.42	37.78	56.39
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	23.01	29.93	28.48	27.86	32.81	32.57
36) FED. FUNDS SOLD	14.22	7.33	5.65	4.72	2.80	2.31
37) TOTAL LOANS	54.50	61.85	64.75	66.51	63.32	63.74
38) RESERVE FOR LOAN LOSS	0.59	0.57	0.57	0.58	0.56	0.63
39) REAL ESTATE LOANS--RESIDENTIAL	15.72	24.61	24.56	25.73	20.16	17.07
40) REAL ESTATE LOANS--OTHER	6.43	6.97	7.88	8.62	10.16	7.91
41) COMMERCIAL AND INDUSTRIAL LOANS	10.31	8.48	10.52	11.50	13.23	17.27
42) PERSONAL LOANS	9.33	10.62	9.10	10.67	11.35	15.29
43) AGRIC./ LEASE FIN./ OTHER LOANS	8.05	7.33	6.85	6.56	1.85	3.73
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	21.16	14.36	14.46	14.92	16.18	17.88
45) PUBLIC FUNDS DEMAND DEPOSITS	1.21	1.45	1.50	1.60	1.26	1.42
46) TOTAL DEMAND DEPOSITS*	21.22	16.70	16.24	16.72	17.64	20.57
47) SAVINGS DEPOSITS IPC*	29.10	27.50	26.18	26.01	24.06	21.35
48) TIME DEPOSITS IPC*	42.45	49.36	50.37	52.30	47.08	40.66
49) PUBLIC TIME & SAVINGS DEPOSITS	10.22	6.43	7.07	6.34	7.35	6.68
50) TOTAL TIME & SAVINGS DEPOSITS	84.52	84.58	85.06	85.93	78.75	71.19
51) MEMO: MONEY MARKET CD'S	32.81	28.64	29.68	30.09	26.72	21.03
52) MEMO: TIME DEPOSITS OVER 100M	11.53	6.37	7.25	8.01	11.01	13.62
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	5.82
54) TOTAL DEPOSITS (FGN.& DOM.)	105.71	100.37	101.28	101.43	97.10	89.28
55) BORROWINGS	2.57	1.20	0.74	1.33	2.69	11.63
56) NET LARGE LIABILITIES	0.00	0.00	1.22	3.78	0.00	10.47
57) NON-RATE ASSET/LIABILITY GAP	15.44	14.51	14.59	12.51	17.85	16.31
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	0.07	-1.12	2.97	-6.47	-5.08	-17.10
59) NET INCOME--1 YR.	5.55	-1.97	1.28	-7.07	-8.57	-15.44
60) AVERAGE ASSETS--1 YR.	18.77	14.10	12.95	11.23	8.48	6.92
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	104.06	40.01	34.91	14.50	9.07	-43.10
62) NET INCOME--5 YRS.	103.31	30.76	22.79	10.32	-0.15	-26.97
63) AVERAGE ASSETS--5 YRS.	44.02	47.66	41.60	42.71	35.82	23.49

* DOMESTIC ONLY

Minnesota

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1981 MINNESOTA BASED ON 758 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.96	11.43	11.96	12.46	13.00
2) INTEREST EXPENSE	8.27	7.78	7.21	6.59	5.82
3) NET INTEREST MARGIN	3.64	4.19	4.79	5.45	6.12
4) TRUST INCOME	0.03	0.11	0.21	0.36	0.52
5) SERVICE CHARGES ON DEPOSITS*	0.08	0.14	0.24	0.39	0.68
6) OTHER NON-INTEREST INCOME	0.08	0.13	0.22	0.41	0.61
7) SALARIES AND BENEFITS	2.45	2.04	1.67	1.38	1.17
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.75	0.54	0.38	0.26	0.18
9) LOAN LOSS PROVISION	0.52	0.30	0.15	0.07	0.03
10) OTHER NON-INTEREST EXPENSE	1.56	1.21	0.91	0.70	0.56
11) LESS F.T.E. ADJUSTMENT	0.11	0.25	0.48	0.64	0.87
12) TAX PROVISION	0.89	0.64	0.41	0.19	0.07
13) RETURN ON ASSETS--OPERATING INCOME	0.57	0.88	1.17	1.51	1.93
14) RETURN ON ASSETS--NET INCOME	0.49	0.82	1.13	1.45	1.80
15) RETURN ON EQUITY--NET INCOME	6.64	10.65	13.78	17.01	20.41
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.01	12.49	13.13	13.92	14.80
17) BREAK EVEN YIELD	12.55	11.67	10.90	10.10	9.44
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.46	10.11	10.89	11.66	12.51
19) YIELD ON LOANS	12.40	13.13	13.87	14.64	15.37
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.80	0.43	0.17	0.05	-0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.91	0.55	0.27	0.13	0.05
22) RATE ON TIME AND SAVINGS	8.48	9.07	9.68	10.24	10.80
23) RATE ON TOTAL INTEREST FUNDS	8.48	9.09	9.72	10.38	10.88
24) INTEREST EXPENSE % EARNING ASSETS	9.29	8.61	7.92	7.16	6.39
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	8.64	15.64	25.49	33.84	40.54
26) CASH DIVIDEND AS % OF OPERATING INCOME	4.10	10.27	23.17	42.01	65.04
27) CAPITAL FORMATION RATIO	2.76	6.65	10.47	13.84	17.27
28) EQUITY CAPITAL AS % OF ASSETS	6.69	7.30	8.15	9.21	10.38
Productivity					
29) EARNING ASSETS AS % OF ASSETS	85.57	88.66	91.10	93.38	94.76
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.92	7.55	5.58	4.29	3.37
31) NON-INT. INCOME % NON-INT. EXPENSE	9.18	12.59	18.25	24.61	31.08
32) PERSONNEL EXPENSE PER EMPLOYEE	25094	21653	18723	16710	15094
33) EMPLOYEES PER MILLION ASSETS	1.34	1.07	0.85	0.69	0.60
34) NON-INTEREST INCOME AS % OF SALARIES	15.43	22.16	33.09	45.95	60.56
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	20.88	25.81	32.64	40.14	47.52
36) FED. FUNDS SOLD	1.26	2.20	4.05	6.81	10.01
37) TOTAL LOANS	46.20	53.71	61.99	68.38	74.03
38) RESERVE FOR LOAN LOSS	0.19	0.32	0.49	0.64	0.75
39) REAL ESTATE LOANS--RESIDENTIAL	3.50	6.42	11.35	18.04	24.20
40) REAL ESTATE LOANS--OTHER	2.29	4.31	6.50	9.62	13.07
41) COMMERCIAL AND INDUSTRIAL LOANS	4.28	7.19	11.04	15.98	22.02
42) PERSONAL LOANS	3.46	4.91	7.10	10.88	14.88
43) AGRIC./ LEASE FIN./ OTHER LOANS	6.49	11.35	18.89	28.08	36.53
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.03	13.00	15.79	20.32	26.63
45) PUBLIC FUNDS DEMAND DEPOSITS	0.30	0.55	1.00	1.72	2.84
46) TOTAL DEMAND DEPOSITS*	12.28	14.12	17.55	21.66	28.39
47) SAVINGS DEPOSITS IPC*	13.88	16.75	19.98	23.96	29.42
48) TIME DEPOSITS IPC*	38.09	47.57	54.35	58.81	62.85
49) PUBLIC TIME & SAVINGS DEPOSITS	1.37	2.81	5.17	8.06	11.53
50) TOTAL TIME & SAVINGS DEPOSITS	69.90	76.12	80.65	83.65	86.39
51) MEMO: MONEY MARKET CD'S	16.96	22.27	26.89	31.21	35.27
52) MEMO: TIME DEPOSITS OVER 100M	1.35	2.95	5.92	10.19	16.27
53) FOREIGN DEPOSITS		3.94	22.96	28.49	
54) TOTAL DEPOSITS (FGN.& DOM.)	93.62	95.70	97.95	100.54	103.29
55) BORROWINGS	0.18	0.40	1.16	3.05	6.44
56) NET LARGE LIABILITIES	0.00	0.00	1.43	7.16	14.62
57) NON-RATE ASSET/LIABILITY GAP	12.12	15.46	18.42	22.54	27.24
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-33.33	-11.04	10.05	35.91	78.04
59) NET INCOME--1 YR.	-38.23	-14.54	7.35	32.94	82.46
60) AVERAGE ASSETS--1 YR.	5.75	10.81	14.78	20.27	26.15
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	4.34	46.68	103.25	190.62	N/A
62) NET INCOME--5 YRS.	-8.33	36.19	87.09	170.00	N/A
63) AVERAGE ASSETS--5 YRS.	25.82	34.17	45.20	56.46	72.78

* DOMESTIC ONLY

Bank Administration Institute

Minnesota

MEDIANS BY RESOURCE CLASS FOR 758 BANKS IN MINNESOTA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.89	11.94	12.00	11.96	12.22	12.03
2) INTEREST EXPENSE	6.84	7.10	7.61	7.66	7.42	9.80
3) NET INTEREST MARGIN	5.04	4.88	4.41	4.35	4.63	2.48
4) TRUST INCOME	0.00	0.04	0.24	0.17	0.31	0.37
5) SERVICE CHARGES ON DEPOSITS*	0.23	0.22	0.25	0.30	0.29	0.08
6) OTHER NON-INTEREST INCOME	0.22	0.21	0.23	0.22	0.26	1.03
7) SALARIES AND BENEFITS	1.98	1.66	1.44	1.41	1.60	1.13
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.41	0.37	0.36	0.38	0.46	0.19
9) LOAN LOSS PROVISION	0.17	0.16	0.14	0.12	0.20	0.33
10) OTHER NON-INTEREST EXPENSE	1.02	0.85	0.91	0.94	1.22	0.81
11) LESS F.T.E. ADJUSTMENT	0.17	0.44	0.59	0.63	0.62	0.55
12) TAX PROVISION	0.47	0.46	0.31	0.27	0.31	0.05
13) RETURN ON ASSETS--OPERATING INCOME	1.22	1.28	1.08	1.03	1.05	0.69
14) RETURN ON ASSETS--NET INCOME	1.17	1.24	1.06	0.96	0.97	0.47
15) RETURN ON EQUITY--NET INCOME	13.16	14.30	13.12	13.60	14.54	10.49
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.85	12.95	13.30	13.44	14.00	15.28
17) BREAK EVEN YIELD	10.90	10.50	11.02	11.27	11.76	13.41
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.47	10.73	11.23	11.06	11.31	12.65
19) YIELD ON LOANS	13.82	13.96	13.74	13.82	14.27	16.24
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.23	0.15	0.18	0.14	0.19	0.47
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.32	0.26	0.26	0.21	0.36	0.68
22) RATE ON TIME AND SAVINGS	9.21	9.47	10.00	10.11	10.22	13.74
23) RATE ON TOTAL INTEREST FUNDS	9.21	9.45	10.14	10.18	10.58	15.15
24) INTEREST EXPENSE % EARNING ASSETS	7.41	7.73	8.37	8.61	8.54	12.67
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	27.86	27.02	21.96	20.34	24.76	15.86
26) CASH DIVIDEND AS % OF OPERATING INCOME	13.33	19.42	29.18	32.66	34.46	33.73
27) CAPITAL FORMATION RATIO	11.22	11.27	9.33	8.74	8.97	5.81
28) EQUITY CAPITAL AS % OF ASSETS	8.72	8.33	8.05	7.44	6.84	4.90
Productivity						
29) EARNING ASSETS AS % OF ASSETS	92.28	91.64	90.49	88.46	87.45	77.76
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.31	5.20	5.77	7.27	8.88	11.38
31) NON-INT. INCOME % NON-INT. EXPENSE	15.46	17.07	19.84	21.77	22.56	67.56
32) PERSONNEL EXPENSE PER EMPLOYEE	19166	19462	18250	17121	17659	2800
33) EMPLOYEES PER MILLION ASSETS	1.01	0.81	0.78	0.85	0.90	0.47
34) NON-INTEREST INCOME AS % OF SALARIES	26.42	30.51	36.40	42.53	45.16	130.54
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	35.20	33.93	32.09	27.39	23.84	32.39
36) FED. FUNDS SOLD	5.53	4.03	2.97	3.30	3.27	2.18
37) TOTAL LOANS	57.23	60.56	63.36	66.92	69.72	63.41
38) RESERVE FOR LOAN LOSS	0.45	0.43	0.52	0.55	0.70	0.55
39) REAL ESTATE LOANS--RESIDENTIAL	8.86	9.63	14.47	15.35	13.96	5.65
40) REAL ESTATE LOANS--OTHER	5.43	6.14	7.86	7.67	7.33	3.22
41) COMMERCIAL AND INDUSTRIAL LOANS	8.19	9.59	13.10	15.86	22.96	27.12
42) PERSONAL LOANS	6.62	6.38	7.38	9.72	14.38	4.00
43) AGRIC./ LEASE FIN./ OTHER LOANS	24.02	21.58	13.59	11.69	6.08	22.59
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	15.99	15.14	15.08	16.20	22.53	23.39
45) PUBLIC FUNDS DEMAND DEPOSITS	0.98	1.00	1.02	0.96	0.56	0.63
46) TOTAL DEMAND DEPOSITS*	18.04	16.80	16.22	17.92	24.59	24.24
47) SAVINGS DEPOSITS IPC*	18.73	19.38	21.15	22.46	22.98	4.45
48) TIME DEPOSITS IPC*	54.27	55.55	53.93	53.36	45.26	28.74
49) PUBLIC TIME & SAVINGS DEPOSITS	4.67	5.01	5.35	5.59	4.46	2.13
50) TOTAL TIME & SAVINGS DEPOSITS	79.78	80.66	81.02	80.89	73.32	35.34
51) MEMO: MONEY MARKET CD'S	27.58	27.34	26.71	26.48	21.95	2.53
52) MEMO: TIME DEPOSITS OVER 100M	4.35	4.79	6.65	9.30	12.31	28.06
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	20.56	25.36
54) TOTAL DEPOSITS (FGN.& DOM.)	97.71	97.33	98.13	99.43	99.25	85.03
55) BORROWINGS	1.22	0.65	1.22	1.69	4.51	23.63
56) NET LARGE LIABILITIES	0.00	0.67	4.44	7.04	6.23	54.01
57) NON-RATE ASSET/LIABILITY GAP	19.37	18.59	17.38	16.14	20.51	13.26
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	13.58	14.51	1.60	6.56	10.71	15.09
59) NET INCOME--1 YR.	11.88	14.93	-1.83	3.49	4.79	0.15
60) AVERAGE ASSETS--1 YR.	16.38	16.29	12.51	12.73	12.53	17.26
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	142.26	122.74	73.64	65.62	73.10	70.21
62) NET INCOME--5 YRS.	129.03	107.76	63.04	59.25	64.20	17.06
63) AVERAGE ASSETS--5 YRS.	41.17	49.41	44.02	41.41	46.94	78.60

* DOMESTIC ONLY

Mississippi

PROFIT DISTRIBUTION PROFILE 1981 MISSISSIPPI BASED ON 170 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.25	11.65	12.27	12.90	13.33
2) INTEREST EXPENSE	8.46	7.97	7.51	6.90	5.95
3) NET INTEREST MARGIN	3.78	4.15	4.88	5.57	6.46
4) TRUST INCOME	0.01	0.02	0.05	0.08	0.10
5) SERVICE CHARGES ON DEPOSITS*	0.17	0.26	0.43	0.60	0.77
6) OTHER NON-INTEREST INCOME	0.09	0.14	0.26	0.46	0.71
7) SALARIES AND BENEFITS	2.17	1.97	1.64	1.39	1.21
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.77	0.57	0.46	0.35	0.22
9) LOAN LOSS PROVISION	0.85	0.47	0.26	0.14	0.05
10) OTHER NON-INTEREST EXPENSE	1.59	1.21	0.95	0.75	0.60
11) LESS F.T.E. ADJUSTMENT	0.16	0.40	0.67	0.90	1.03
12) TAX PROVISION	0.80	0.61	0.28	0.06	-0.12
13) RETURN ON ASSETS--OPERATING INCOME	0.57	0.91	1.28	1.65	2.11
14) RETURN ON ASSETS--NET INCOME	0.52	0.87	1.23	1.56	1.97
15) RETURN ON EQUITY--NET INCOME	7.46	11.44	14.64	17.28	20.69
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.54	13.11	13.90	14.57	15.72
17) BREAK EVEN YIELD	13.45	12.39	11.24	10.48	9.70
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.33	10.13	10.93	11.40	12.30
19) YIELD ON LOANS	13.50	14.11	14.84	15.68	16.54
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.47	0.82	0.37	0.17	0.07
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.73	0.95	0.52	0.30	0.16
22) RATE ON TIME AND SAVINGS	9.27	10.13	10.63	11.16	11.87
23) RATE ON TOTAL INTEREST FUNDS	9.27	10.15	10.65	11.23	12.06
24) INTEREST EXPENSE % EARNING ASSETS	9.80	9.02	8.36	7.68	6.70
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-17.41	4.15	17.86	29.14	35.48
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.69	16.66	25.75	35.21	49.76
27) CAPITAL FORMATION RATIO	3.51	7.44	10.61	13.97	16.77
28) EQUITY CAPITAL AS % OF ASSETS	6.61	7.07	8.15	9.52	11.37
Productivity					
29) EARNING ASSETS AS % OF ASSETS	81.92	86.51	88.97	90.74	92.50
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.50	8.74	6.82	5.40	4.41
31) NON-INT. INCOME % NON-INT. EXPENSE	13.66	19.20	25.28	30.99	38.75
32) PERSONNEL EXPENSE PER EMPLOYEE	21600	18735	16397	14893	13333
33) EMPLOYEES PER MILLION ASSETS	1.42	1.24	0.97	0.83	0.69
34) NON-INTEREST INCOME AS % OF SALARIES	24.19	35.38	48.19	58.82	79.31
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	21.24	28.59	34.29	42.98	50.58
36) FED. FUNDS SOLD	2.06	3.90	6.84	11.24	17.44
37) TOTAL LOANS	37.68	47.97	55.94	63.61	71.57
38) RESERVE FOR LOAN LOSS	0.29	0.41	0.55	0.65	0.83
39) REAL ESTATE LOANS--RESIDENTIAL	1.95	4.61	8.04	11.10	14.06
40) REAL ESTATE LOANS--OTHER	3.15	6.07	9.50	13.63	18.42
41) COMMERCIAL AND INDUSTRIAL LOANS	3.60	6.38	10.47	15.72	20.49
42) PERSONAL LOANS	7.07	9.68	13.68	18.45	23.70
43) AGRIC./ LEASE FIN./ OTHER LOANS	4.12	6.69	9.67	14.65	20.56
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	14.53	16.86	19.52	22.64	26.39
45) PUBLIC FUNDS DEMAND DEPOSITS	1.30	2.04	2.72	4.08	7.42
46) TOTAL DEMAND DEPOSITS*	17.44	20.01	22.87	26.45	33.83
47) SAVINGS DEPOSITS IPC*	5.86	7.88	9.39	13.32	16.36
48) TIME DEPOSITS IPC*	42.06	48.86	57.26	61.20	66.30
49) PUBLIC TIME & SAVINGS DEPOSITS	5.28	6.56	8.76	12.94	19.95
50) TOTAL TIME & SAVINGS DEPOSITS	65.30	73.64	77.65	81.08	83.95
51) MEMO: MONEY MARKET CD'S	20.66	25.82	29.94	33.15	37.29
52) MEMO: TIME DEPOSITS OVER 100M	6.19	9.92	13.97	19.83	25.42
53) FOREIGN DEPOSITS			1.14		
54) TOTAL DEPOSITS (FGN.& DOM.)	94.84	97.70	100.17	103.37	108.35
55) BORROWINGS	0.10	0.28	0.81	1.86	4.29
56) NET LARGE LIABILITIES	0.00	0.00	5.57	12.97	22.55
57) NON-RATE ASSET/LIABILITY GAP	14.75	17.99	21.57	25.38	31.06
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-30.42	-4.46	12.33	43.53	102.80
59) NET INCOME--1 YR.	-34.84	-7.89	10.33	35.48	87.94
60) AVERAGE ASSETS--1 YR.	6.05	11.14	16.83	23.47	31.92
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	6.31	59.13	106.36	202.40	N/A
62) NET INCOME--5 YRS.	-3.10	40.07	103.44	191.42	N/A
63) AVERAGE ASSETS--5 YRS.	37.66	48.01	61.07	78.93	121.41

* DOMESTIC ONLY

Mississippi

MEDIANS BY RESOURCE CLASS FOR 170 BANKS IN MISSISSIPPI

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.24	12.58	12.27	12.23	12.13	12.22
2) INTEREST EXPENSE	5.56	7.34	7.42	7.65	7.81	8.03
3) NET INTEREST MARGIN	6.12	4.85	4.90	4.84	4.80	4.29
4) TRUST INCOME	0.00	0.08	0.01	0.05	0.06	0.10
5) SERVICE CHARGES ON DEPOSITS*	0.39	0.51	0.42	0.42	0.45	0.28
6) OTHER NON-INTEREST INCOME	0.30	0.22	0.23	0.24	0.28	0.40
7) SALARIES AND BENEFITS	1.97	1.80	1.59	1.62	1.66	1.39
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.45	0.39	0.42	0.47	0.50	0.44
9) LOAN LOSS PROVISION	0.57	0.33	0.24	0.18	0.25	0.24
10) OTHER NON-INTEREST EXPENSE	1.19	1.22	0.91	0.91	0.95	1.00
11) LESS F.T.E. ADJUSTMENT	0.48	0.42	0.71	0.72	0.83	1.02
12) TAX PROVISION	0.44	0.45	0.26	0.27	0.08	-0.23
13) RETURN ON ASSETS--OPERATING INCOME	1.60	1.27	1.38	1.21	1.07	0.93
14) RETURN ON ASSETS--NET INCOME	1.62	1.22	1.32	1.17	1.08	0.85
15) RETURN ON EQUITY--NET INCOME	15.59	14.76	14.22	15.29	14.53	10.61
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.20	14.08	13.95	13.83	13.61	14.04
17) BREAK EVEN YIELD	9.37	11.45	11.25	11.15	11.26	12.90
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.89	10.64	11.08	10.98	11.31	11.89
19) YIELD ON LOANS	14.63	15.10	14.60	15.13	14.82	14.79
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.83	0.57	0.37	0.23	0.37	0.44
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.22	0.65	0.47	0.33	0.50	0.52
22) RATE ON TIME AND SAVINGS	8.92	10.47	10.67	10.74	10.70	11.45
23) RATE ON TOTAL INTEREST FUNDS	8.92	10.45	10.70	10.68	10.76	12.66
24) INTEREST EXPENSE % EARNING ASSETS	6.00	8.40	8.32	8.47	8.66	9.88
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	18.18	22.52	17.10	15.53	7.01	-52.93
26) CASH DIVIDEND AS % OF OPERATING INCOME	19.79	23.58	23.21	26.21	30.91	36.54
27) CAPITAL FORMATION RATIO	12.24	11.74	10.49	10.64	10.01	6.69
28) EQUITY CAPITAL AS % OF ASSETS	12.82	8.67	8.17	8.01	7.41	6.76
Productivity						
29) EARNING ASSETS AS % OF ASSETS	88.79	87.68	89.68	89.43	89.26	81.99
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.61	8.24	6.42	6.30	6.42	11.51
31) NON-INT. INCOME % NON-INT. EXPENSE	17.80	24.49	24.70	26.06	27.67	29.82
32) PERSONNEL EXPENSE PER EMPLOYEE	18058	16017	16131	17409	16051	4631
33) EMPLOYEES PER MILLION ASSETS	1.30	1.04	0.96	0.96	1.00	0.93
34) NON-INTEREST INCOME AS % OF SALARIES	25.56	48.10	45.87	48.91	53.19	59.66
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	45.86	30.96	34.56	38.76	35.51	32.68
36) FED. FUNDS SOLD	14.50	8.45	6.56	4.27	5.12	8.44
37) TOTAL LOANS	39.10	56.51	55.49	57.37	57.20	58.17
38) RESERVE FOR LOAN LOSS	0.44	0.56	0.53	0.57	0.57	0.68
39) REAL ESTATE LOANS--RESIDENTIAL	10.13	7.64	7.82	7.80	10.40	9.50
40) REAL ESTATE LOANS--OTHER	3.56	9.62	9.52	8.81	12.42	11.34
41) COMMERCIAL AND INDUSTRIAL LOANS	6.76	11.98	9.27	12.42	12.58	17.66
42) PERSONAL LOANS	9.71	15.23	12.56	13.96	16.88	15.14
43) AGRIC./ LEASE FIN./ OTHER LOANS	9.98	11.75	11.26	8.21	6.31	5.71
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	20.86	19.69	19.30	19.07	19.84	27.39
45) PUBLIC FUNDS DEMAND DEPOSITS	5.87	2.65	2.68	2.90	2.33	2.61
46) TOTAL DEMAND DEPOSITS*	25.87	22.72	21.78	22.97	22.41	29.87
47) SAVINGS DEPOSITS IPC*	8.94	9.23	9.05	9.37	11.45	8.37
48) TIME DEPOSITS IPC*	44.08	54.26	59.18	57.29	58.49	42.99
49) PUBLIC TIME & SAVINGS DEPOSITS	11.76	12.07	8.29	8.33	7.44	5.85
50) TOTAL TIME & SAVINGS DEPOSITS	61.90	79.86	78.16	76.12	77.96	59.61
51) MEMO: MONEY MARKET CD'S	24.77	30.94	32.06	29.81	27.51	18.65
52) MEMO: TIME DEPOSITS OVER 100M	11.25	14.25	12.44	15.76	15.56	17.57
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	1.14
54) TOTAL DEPOSITS (FGN.& DOM.)	98.46	102.92	99.64	99.80	99.57	94.84
55) BORROWINGS	1.83	0.53	0.33	1.01	1.86	17.61
56) NET LARGE LIABILITIES	0.00	5.47	4.99	11.09	5.94	15.56
57) NON-RATE ASSET/LIABILITY GAP	36.25	20.04	21.68	22.08	20.47	21.26
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	23.42	18.08	17.96	11.13	5.99	-24.59
59) NET INCOME--1 YR.	9.63	17.09	10.89	8.37	9.07	-25.40
60) AVERAGE ASSETS--1 YR.	11.44	16.51	19.60	17.31	15.44	16.48
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	142.30	155.48	117.80	96.75	74.31	15.00
62) NET INCOME--5 YRS.	142.30	125.97	102.38	94.57	65.50	7.28
63) AVERAGE ASSETS--5 YRS.	50.03	59.85	64.76	60.67	60.96	57.62

* DOMESTIC ONLY

Missouri

PROFIT DISTRIBUTION PROFILE 1981 MISSOURI BASED ON 720 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.72	11.26	11.98	12.57	13.20
2) INTEREST EXPENSE	8.33	7.83	7.21	6.50	5.76
3) NET INTEREST MARGIN	3.69	4.19	4.80	5.43	6.18
4) TRUST INCOME	0.01	0.01	0.04	0.15	0.37
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.16	0.29	0.46	0.65
6) OTHER NON-INTEREST INCOME	0.05	0.09	0.16	0.28	0.50
7) SALARIES AND BENEFITS	2.22	1.75	1.45	1.21	1.03
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.68	0.51	0.36	0.24	0.17
9) LOAN LOSS PROVISION	0.66	0.39	0.20	0.11	0.04
10) OTHER NON-INTEREST EXPENSE	1.62	1.27	0.97	0.77	0.59
11) LESS F.T.E. ADJUSTMENT	0.11	0.26	0.46	0.65	0.89
12) TAX PROVISION	1.04	0.71	0.41	0.19	0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.58	0.89	1.21	1.58	2.00
14) RETURN ON ASSETS--NET INCOME	0.44	0.84	1.14	1.52	1.93
15) RETURN ON EQUITY--NET INCOME	5.49	9.91	13.72	16.94	20.37
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.83	12.55	13.42	14.13	14.97
17) BREAK EVEN YIELD	13.00	11.81	10.99	10.04	9.25
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.54	10.18	10.92	11.83	13.01
19) YIELD ON LOANS	12.18	13.11	14.07	14.91	15.83
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.13	0.61	0.28	0.08	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.34	0.74	0.40	0.21	0.09
22) RATE ON TIME AND SAVINGS	8.83	9.46	10.17	10.76	11.39
23) RATE ON TOTAL INTEREST FUNDS	8.91	9.51	10.26	10.88	11.48
24) INTEREST EXPENSE % EARNING ASSETS	9.41	8.75	8.05	7.27	6.39
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	4.89	14.79	26.12	35.14	40.78
26) CASH DIVIDEND AS % OF OPERATING INCOME	6.17	15.03	31.84	55.22	78.94
27) CAPITAL FORMATION RATIO	0.02	4.62	9.08	12.50	15.65
28) EQUITY CAPITAL AS % OF ASSETS	6.56	7.42	8.26	10.00	12.38
Productivity					
29) EARNING ASSETS AS % OF ASSETS	83.13	87.08	90.25	92.38	94.14
30) CASH & DUE (NON-INT.) AS % OF ASSETS	12.47	8.75	6.45	5.08	3.89
31) NON-INT. INCOME % NON-INT. EXPENSE	8.29	12.71	17.49	23.56	30.12
32) PERSONNEL EXPENSE PER EMPLOYEE	21428	18222	15942	14247	12833
33) EMPLOYEES PER MILLION ASSETS	1.39	1.11	0.89	0.73	0.61
34) NON-INTEREST INCOME AS % OF SALARIES	15.54	24.09	33.48	47.49	61.05
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	21.26	26.05	33.91	43.17	53.64
36) FED. FUNDS SOLD	1.34	2.86	5.23	8.44	12.83
37) TOTAL LOANS	39.76	49.39	59.15	66.69	72.24
38) RESERVE FOR LOAN LOSS	0.26	0.42	0.56	0.70	0.85
39) REAL ESTATE LOANS--RESIDENTIAL	2.99	5.72	10.02	16.37	22.79
40) REAL ESTATE LOANS--OTHER	3.05	5.59	9.01	14.01	18.75
41) COMMERCIAL AND INDUSTRIAL LOANS	2.72	5.96	10.30	16.64	23.56
42) PERSONAL LOANS	3.89	6.20	9.25	13.03	18.33
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.49	5.83	11.40	19.99	28.24
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	13.10	16.25	20.09	24.79	30.67
45) PUBLIC FUNDS DEMAND DEPOSITS	0.22	0.55	1.15	2.02	3.34
46) TOTAL DEMAND DEPOSITS*	14.59	17.85	21.76	26.65	32.36
47) SAVINGS DEPOSITS IPC*	11.02	13.82	17.16	21.12	25.03
48) TIME DEPOSITS IPC*	37.09	45.27	52.94	58.93	63.43
49) PUBLIC TIME & SAVINGS DEPOSITS	1.15	2.25	4.25	7.05	11.04
50) TOTAL TIME & SAVINGS DEPOSITS	64.16	70.74	76.36	80.51	84.20
51) MEMO: MONEY MARKET CD'S	17.42	23.99	30.52	35.82	40.04
52) MEMO: TIME DEPOSITS OVER 100M	1.47	3.06	6.35	12.07	19.89
53) FOREIGN DEPOSITS		0.95	4.77	9.38	
54) TOTAL DEPOSITS (FGN.& DOM.)	90.70	94.33	97.40	101.07	105.07
55) BORROWINGS	0.13	0.52	1.46	5.33	11.37
56) NET LARGE LIABILITIES	0.00	0.00	0.00	6.31	16.17
57) NON-RATE ASSET/LIABILITY GAP	14.70	18.06	21.71	25.88	30.67
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-29.37	-6.08	14.28	38.69	95.57
59) NET INCOME--1 YR.	-42.85	-11.53	11.28	37.80	92.10
60) AVERAGE ASSETS--1 YR.	3.60	10.26	16.20	22.59	33.16
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-9.44	36.76	85.65	156.64	316.30
62) NET INCOME--5 YRS.	-26.15	21.78	73.43	138.84	268.33
63) AVERAGE ASSETS--5 YRS.	20.38	37.03	50.23	64.31	87.28

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 720 BANKS IN MISSOURI

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.79	11.88	12.06	12.12	11.93	11.90
2) INTEREST EXPENSE	6.76	7.04	7.41	7.44	7.86	8.08
3) NET INTEREST MARGIN	5.18	4.80	4.76	4.69	4.29	3.57
4) TRUST INCOME	0.01	0.01	0.03	0.04	0.15	0.43
5) SERVICE CHARGES ON DEPOSITS*	0.31	0.29	0.28	0.33	0.20	0.06
6) OTHER NON-INTEREST INCOME	0.14	0.16	0.14	0.18	0.22	0.68
7) SALARIES AND BENEFITS	1.70	1.52	1.31	1.39	1.29	1.25
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.40	0.34	0.32	0.40	0.39	0.51
9) LOAN LOSS PROVISION	0.27	0.21	0.20	0.18	0.20	0.15
10) OTHER NON-INTEREST EXPENSE	1.15	0.95	0.90	1.02	0.87	0.88
11) LESS F.T.E. ADJUSTMENT	0.14	0.44	0.54	0.55	0.52	0.52
12) TAX PROVISION	0.42	0.45	0.44	0.33	0.30	0.04
13) RETURN ON ASSETS--OPERATING INCOME	1.41	1.23	1.23	1.14	1.08	0.91
14) RETURN ON ASSETS--NET INCOME	1.36	1.14	1.17	1.06	1.06	0.84
15) RETURN ON EQUITY--NET INCOME	13.29	13.48	14.20	14.14	15.18	14.08
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.23	13.22	13.41	13.66	13.56	14.99
17) BREAK EVEN YIELD	10.76	10.81	10.97	11.19	11.32	13.10
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.05	10.87	10.91	10.99	10.74	12.80
19) YIELD ON LOANS	13.30	14.02	14.11	14.11	14.32	16.61
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.33	0.27	0.26	0.26	0.32	0.35
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.59	0.38	0.39	0.36	0.42	0.45
22) RATE ON TIME AND SAVINGS	9.67	10.01	10.34	10.33	10.88	12.73
23) RATE ON TOTAL INTEREST FUNDS	9.67	10.03	10.37	10.59	11.26	14.17
24) INTEREST EXPENSE % EARNING ASSETS	7.38	7.83	8.33	8.30	8.82	10.51
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	25.31	29.07	26.89	23.63	22.06	4.44
26) CASH DIVIDEND AS % OF OPERATING INCOME	24.01	26.97	36.44	38.85	34.98	35.42
27) CAPITAL FORMATION RATIO	9.97	9.23	8.86	8.36	6.88	7.35
28) EQUITY CAPITAL AS % OF ASSETS	9.69	8.62	8.13	7.68	6.92	5.54
Productivity						
29) EARNING ASSETS AS % OF ASSETS	90.35	90.93	90.21	89.85	88.85	76.86
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.83	6.17	6.35	6.74	7.98	18.54
31) NON-INT. INCOME % NON-INT. EXPENSE	13.87	16.31	17.80	19.29	19.11	40.40
32) PERSONNEL EXPENSE PER EMPLOYEE	15158	16206	15555	15991	16237	18571
33) EMPLOYEES PER MILLION ASSETS	1.11	0.89	0.82	0.86	0.80	0.75
34) NON-INTEREST INCOME AS % OF SALARIES	26.92	31.08	35.20	39.48	40.25	92.89
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	34.22	34.83	35.12	32.63	30.83	22.58
36) FED. FUNDS SOLD	7.14	5.19	4.31	3.51	4.64	22.55
37) TOTAL LOANS	57.15	58.95	59.22	63.12	60.96	57.60
38) RESERVE FOR LOAN LOSS	0.49	0.54	0.59	0.61	0.58	0.70
39) REAL ESTATE LOANS--RESIDENTIAL	7.06	10.56	9.67	11.94	9.50	3.91
40) REAL ESTATE LOANS--OTHER	7.30	8.76	9.84	10.41	10.94	4.52
41) COMMERCIAL AND INDUSTRIAL LOANS	6.88	8.40	11.41	14.88	17.81	20.34
42) PERSONAL LOANS	8.65	8.78	9.40	10.85	9.58	12.20
43) AGRIC./ LEASE FIN./ OTHER LOANS	16.69	13.06	11.45	6.45	5.09	9.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	20.95	18.84	18.40	21.76	22.71	38.25
45) PUBLIC FUNDS DEMAND DEPOSITS	1.34	1.38	1.15	0.58	0.71	0.91
46) TOTAL DEMAND DEPOSITS*	22.92	21.12	20.30	22.94	24.36	38.84
47) SAVINGS DEPOSITS IPC*	15.21	16.92	18.66	19.99	15.33	5.18
48) TIME DEPOSITS IPC*	53.90	54.99	54.01	49.64	43.93	26.50
49) PUBLIC TIME & SAVINGS DEPOSITS	4.80	3.87	4.09	4.53	4.26	2.73
50) TOTAL TIME & SAVINGS DEPOSITS	75.00	76.91	78.26	73.84	68.56	36.04
51) MEMO: MONEY MARKET CD'S	32.11	31.94	30.81	26.43	20.92	4.06
52) MEMO: TIME DEPOSITS OVER 100M	5.15	4.17	6.22	9.21	16.72	25.79
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	4.77
54) TOTAL DEPOSITS (FGN.& DOM.)	97.96	97.67	97.73	97.01	91.51	82.44
55) BORROWINGS	0.93	1.08	1.05	3.34	10.09	33.93
56) NET LARGE LIABILITIES	0.00	0.00	0.11	6.20	12.74	27.35
57) NON-RATE ASSET/LIABILITY GAP	23.71	21.53	20.34	22.15	21.78	22.71
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	18.57	16.04	12.44	13.73	3.83	9.38
59) NET INCOME--1 YR.	20.58	13.00	8.64	9.52	6.00	-0.47
60) AVERAGE ASSETS--1 YR.	14.94	16.51	16.81	16.45	15.36	25.33
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	112.31	88.35	83.83	81.92	84.10	72.15
62) NET INCOME--5 YRS.	94.00	76.08	64.03	65.94	72.44	71.41
63) AVERAGE ASSETS--5 YRS.	48.13	51.35	51.32	47.41	45.87	42.36

* DOMESTIC ONLY

Montana

PROFIT DISTRIBUTION PROFILE 1981 MONTANA BASED ON 163 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.08	11.68	12.24	12.70	13.00
2) INTEREST EXPENSE	8.26	7.88	7.32	6.62	5.97
3) NET INTEREST MARGIN	3.88	4.29	4.95	5.55	6.33
4) TRUST INCOME	0.02	0.04	0.05	0.08	0.15
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.16	0.26	0.45	0.60
6) OTHER NON-INTEREST INCOME	0.10	0.16	0.27	0.42	0.69
7) SALARIES AND BENEFITS	2.53	2.10	1.62	1.32	1.10
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.84	0.56	0.37	0.27	0.20
9) LOAN LOSS PROVISION	0.72	0.44	0.18	0.07	0.03
10) OTHER NON-INTEREST EXPENSE	1.72	1.30	1.00	0.73	0.58
11) LESS F.T.E. ADJUSTMENT	0.20	0.41	0.58	0.80	1.02
12) TAX PROVISION	0.89	0.57	0.40	0.13	-0.10
13) RETURN ON ASSETS--OPERATING INCOME	0.42	0.88	1.19	1.54	1.89
14) RETURN ON ASSETS--NET INCOME	0.37	0.82	1.16	1.50	1.84
15) RETURN ON EQUITY--NET INCOME	4.77	10.06	14.89	18.15	22.85
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.54	13.40	14.02	14.73	15.36
17) BREAK EVEN YIELD	13.67	12.50	11.47	10.56	9.35
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.22	10.80	11.52	12.13	12.88
19) YIELD ON LOANS	12.98	13.72	14.46	15.19	16.23
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.36	0.60	0.24	0.07	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.42	0.76	0.35	0.14	0.07
22) RATE ON TIME AND SAVINGS	9.29	9.91	10.31	10.83	11.29
23) RATE ON TOTAL INTEREST FUNDS	9.31	9.91	10.40	10.97	11.50
24) INTEREST EXPENSE % EARNING ASSETS	9.75	9.10	8.34	7.60	6.72
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	4.04	12.27	24.16	32.11	40.08
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.80	23.03	37.17	64.45	77.34
27) CAPITAL FORMATION RATIO	0.21	4.64	8.79	12.82	18.09
28) EQUITY CAPITAL AS % OF ASSETS	6.50	7.25	7.97	8.84	10.79
Productivity					
29) EARNING ASSETS AS % OF ASSETS	81.15	85.02	83.23	90.19	92.20
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.64	10.06	7.85	6.22	4.97
31) NON-INT. INCOME % NON-INT. EXPENSE	11.23	15.02	19.67	24.57	30.11
32) PERSONNEL EXPENSE PER EMPLOYEE	22702	19633	17764	16091	14421
33) EMPLOYEES PER MILLION ASSETS	1.48	1.15	0.88	0.71	0.56
34) NON-INTEREST INCOME AS % OF SALARIES	20.10	27.27	38.21	48.86	62.94
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	18.86	24.08	31.00	42.96	52.95
36) FED. FUNDS SOLD	0.76	1.88	3.76	6.60	9.42
37) TOTAL LOANS	42.04	52.01	62.23	71.18	76.12
38) RESERVE FOR LOAN LOSS	0.26	0.39	0.55	0.68	0.77
39) REAL ESTATE LOANS--RESIDENTIAL	2.82	6.29	9.82	14.27	20.66
40) REAL ESTATE LOANS--OTHER	1.95	3.36	5.33	8.49	10.86
41) COMMERCIAL AND INDUSTRIAL LOANS	6.17	10.08	16.30	21.58	30.76
42) PERSONAL LOANS	3.71	6.09	9.46	13.74	21.14
43) AGRIC./ LEASE FIN./ OTHER LOANS	5.86	10.48	16.37	21.95	29.11
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	14.65	16.80	19.9[illegible]	24.97	31.02
45) PUBLIC FUNDS DEMAND DEPOSITS	0.32	0.73	1.44	2.72	4.33
46) TOTAL DEMAND DEPOSITS*	16.06	18.64	22.53	26.74	34.19
47) SAVINGS DEPOSITS IPC*	12.53	15.22	19.10	21.96	25.13
48) TIME DEPOSITS IPC*	41.38	45.58	52.21	56.93	61.19
49) PUBLIC TIME & SAVINGS DEPOSITS	1.70	3.48	5.99	10.11	13.88
50) TOTAL TIME & SAVINGS DEPOSITS	67.88	73.02	78.23	81.89	86.08
51) MEMO: MONEY MARKET CD'S	23.47	26.64	31.20	35.99	40.78
52) MEMO: TIME DEPOSITS OVER 100M	2.87	4.86	8.92	13.84	19.40
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	95.98	98.20	100.49	103.59	107.88
55) BORROWINGS	0.20	0.52	1.46	3.31	7.96
56) NET LARGE LIABILITIES	0.00	0.00	5.72	11.47	19.79
57) NON-RATE ASSET/LIABILITY GAP	12.62	16.17	19.99	25.35	29.17
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-53.51	-13.23	5.28	22.77	72.77
59) NET INCOME--1 YR.	-55.72	-18.58	5.03	28.71	75.19
60) AVERAGE ASSETS--1 YR.	2.64	8.73	15.57	21.75	28.18
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-21.05	25.00	67.06	127.14	212.19
62) NET INCOME--5 YRS.	-38.46	17.07	62.27	124.92	206.25
63) AVERAGE ASSETS--5 YRS.	24.23	35.01	47.52	63.65	90.40

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 163 BANKS IN MONTANA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.08	12.42	12.16	12.38	11.78	0.00
2) INTEREST EXPENSE	6.83	7.20	7.36	7.96	7.63	0.00
3) NET INTEREST MARGIN	4.99	5.21	4.70	4.28	4.40	0.00
4) TRUST INCOME	0.00	0.00	0.02	0.05	0.10	0.00
5) SERVICE CHARGES ON DEPOSITS*	0.26	0.35	0.24	0.26	0.19	0.00
6) OTHER NON-INTEREST INCOME	0.25	0.27	0.23	0.19	0.37	0.00
7) SALARIES AND BENEFITS	1.69	1.91	1.45	1.33	1.51	0.00
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.36	0.45	0.33	0.32	0.44	0.00
9) LOAN LOSS PROVISION	0.12	0.25	0.16	0.11	0.09	0.00
10) OTHER NON-INTEREST EXPENSE	1.09	1.11	0.76	0.91	1.17	0.00
11) LESS F.T.E. ADJUSTMENT	0.53	0.55	0.59	0.63	0.68	0.00
12) TAX PROVISION	0.44	0.39	0.42	0.35	0.28	0.00
13) RETURN ON ASSETS--OPERATING INCOME	1.35	1.27	1.18	1.10	0.99	0.00
14) RETURN ON ASSETS--NET INCOME	1.21	1.29	1.16	1.09	0.92	0.00
15) RETURN ON EQUITY--NET INCOME	14.67	15.34	15.06	15.13	12.63	0.00
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.73	14.14	13.80	14.15	14.10	0.00
17) BREAK EVEN YIELD	11.01	11.80	11.24	11.51	12.03	0.00
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.59	11.65	11.55	11.14	10.93	0.00
19) YIELD ON LOANS	14.32	14.59	14.08	14.42	14.73	0.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.14	0.33	0.20	0.11	0.16	0.00
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.29	0.43	0.28	0.17	0.21	0.00
22) RATE ON TIME AND SAVINGS	10.08	10.30	10.34	10.51	10.77	0.00
23) RATE ON TOTAL INTEREST FUNDS	10.08	10.39	10.29	10.74	11.00	0.00
24) INTEREST EXPENSE % EARNING ASSETS	8.03	8.05	8.36	9.05	8.97	0.00
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	20.68	23.01	25.49	24.53	25.60	0.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	36.08	35.44	31.56	47.00	58.43	0.00
27) CAPITAL FORMATION RATIO	9.77	9.66	8.91	8.13	4.69	0.00
28) EQUITY CAPITAL AS % OF ASSETS	8.87	8.16	7.86	7.46	7.30	0.00
Productivity						
29) EARNING ASSETS AS % OF ASSETS	88.52	88.23	89.03	87.69	83.96	0.00
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.48	7.57	7.39	8.32	12.52	0.00
31) NON-INT. INCOME % NON-INT. EXPENSE	19.33	20.80	18.98	18.24	21.06	0.00
32) PERSONNEL EXPENSE PER EMPLOYEE	16394	17205	18437	18245	17333	0
33) EMPLOYEES PER MILLION ASSETS	0.95	1.05	0.80	0.73	0.85	0.00
34) NON-INTEREST INCOME AS % OF SALARIES	38.29	38.91	33.86	35.59	45.22	0.00
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	43.01	29.25	29.91	27.46	22.10	0.00
36) FED. FUNDS SOLD	5.69	3.98	3.24	3.42	3.91	0.00
37) TOTAL LOANS	51.55	65.62	62.01	68.06	75.17	0.00
38) RESERVE FOR LOAN LOSS	0.46	0.55	0.52	0.66	0.71	0.00
39) REAL ESTATE LOANS--RESIDENTIAL	9.24	9.17	8.97	12.47	11.71	0.00
40) REAL ESTATE LOANS--OTHER	4.42	5.39	5.13	5.50	4.87	0.00
41) COMMERCIAL AND INDUSTRIAL LOANS	9.78	17.30	13.09	17.35	21.14	0.00
42) PERSONAL LOANS	6.75	9.55	8.89	9.59	18.67	0.00
43) AGRIC./ LEASE FIN./ OTHER LOANS	16.29	16.37	18.28	18.07	7.42	0.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	20.14	20.78	19.33	19.16	26.00	0.00
45) PUBLIC FUNDS DEMAND DEPOSITS	1.49	1.56	1.44	1.13	0.73	0.00
46) TOTAL DEMAND DEPOSITS*	22.02	23.27	21.72	19.66	26.54	0.00
47) SAVINGS DEPOSITS IPC*	17.97	18.88	19.40	18.86	18.81	0.00
48) TIME DEPOSITS IPC*	48.43	50.73	53.45	56.14	49.29	0.00
49) PUBLIC TIME & SAVINGS DEPOSITS	6.15	7.31	5.14	3.59	6.43	0.00
50) TOTAL TIME & SAVINGS DEPOSITS	79.08	77.[illegible]7	79.14	78.83	74.02	0.00
51) MEMO: MONEY MARKET CD'S	32.55	31.11	33.17	30.95	25.38	0.00
52) MEMO: TIME DEPOSITS OVER 100M	7.14	9.03	8.21	8.40	12.53	0.00
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	100.81	100.31	101.19	99.16	99.79	0.00
55) BORROWINGS	1.28	1.46	0.58	3.03	7.96	0.00
56) NET LARGE LIABILITIES	0.78	7.27	3.27	7.88	6.86	0.00
57) NON-RATE ASSET/LIABILITY GAP	20.22	20.71	20.10	17.17	20.63	0.00
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	11.51	12.19	1.39	2.30	5.28	0.00
59) NET INCOME--1 YR.	3.26	14.84	1.87	-0.63	-15.97	0.00
60) AVERAGE ASSETS--1 YR.	13.89	17.09	15.49	15.47	12.05	0.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	88.74	88.81	65.74	45.15	45.54	0.00
62) NET INCOME--5 YRS.	80.49	84.61	62.27	37.93	20.42	0.00
63) AVERAGE ASSETS--5 YRS.	37.10	52.96	52.14	42.79	36.12	0.00

* DOMESTIC ONLY

Nebraska

PROFIT DISTRIBUTION PROFILE 1981 NEBRASKA BASED ON 457 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.45	12.13	12.70	13.35	14.03
2) INTEREST EXPENSE	8.31	7.88	7.29	6.49	5.67
3) NET INTEREST MARGIN	4.38	4.87	5.53	6.32	7.08
4) TRUST INCOME	0.01	0.01	0.06	0.12	0.36
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.11	0.19	0.34	0.56
6) OTHER NON-INTEREST INCOME	0.04	0.07	0.14	0.28	0.52
7) SALARIES AND BENEFITS	2.49	2.00	1.55	1.24	1.04
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.70	0.48	0.32	0.21	0.14
9) LOAN LOSS PROVISION	0.72	0.43	0.22	0.10	0.03
10) OTHER NON-INTEREST EXPENSE	1.55	1.15	0.87	0.67	0.54
11) LESS F.T.E. ADJUSTMENT	0.07	0.22	0.41	0.65	0.93
12) TAX PROVISION	1.42	1.04	0.66	0.35	0.18
13) RETURN ON ASSETS--OPERATING INCOME	0.85	1.27	1.68	2.18	2.67
14) RETURN ON ASSETS--NET INCOME	0.82	1.21	1.63	2.09	2.61
15) RETURN ON EQUITY--NET INCOME	9.23	13.16	16.90	21.39	26.12
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.54	13.33	14.08	14.91	15.44
17) BREAK EVEN YIELD	12.68	11.76	10.90	9.98	9.16
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.55	10.27	11.13	11.89	12.79
19) YIELD ON LOANS	13.35	14.32	15.15	15.97	16.58
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.06	0.62	0.26	0.06	-0.04
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.17	0.71	0.38	0.17	0.06
22) RATE ON TIME AND SAVINGS	8.76	9.40	10.09	10.70	11.12
23) RATE ON TOTAL INTEREST FUNDS	8.78	9.42	10.17	10.79	11.37
24) INTEREST EXPENSE % EARNING ASSETS	9.24	8.71	7.97	7.10	6.19
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	10.96	19.67	28.70	36.55	42.63
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.46	14.28	33.06	60.59	91.29
27) CAPITAL FORMATION RATIO	1.80	6.61	10.98	14.93	19.73
28) EQUITY CAPITAL AS % OF ASSETS	7.36	8.12	9.01	10.64	13.15
Productivity					
29) EARNING ASSETS AS % OF ASSETS	86.57	88.99	91.29	93.14	94.58
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.72	7.60	6.04	4.76	3.73
31) NON-INT. INCOME % NON-INT. EXPENSE	6.35	10.05	14.49	21.08	27.89
32) PERSONNEL EXPENSE PER EMPLOYEE	27288	23829	20000	16867	14437
33) EMPLOYEES PER MILLION ASSETS	1.34	1.01	0.74	0.58	0.49
34) NON-INTEREST INCOME AS % OF SALARIES	10.35	16.78	26.31	40.42	56.70
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	15.29	20.85	28.57	38.37	47.93
36) FED. FUNDS SOLD	1.86	3.60	6.30	10.50	15.22
37) TOTAL LOANS	44.60	53.64	63.00	71.16	77.55
38) RESERVE FOR LOAN LOSS	0.27	0.43	0.60	0.74	0.89
39) REAL ESTATE LOANS--RESIDENTIAL	0.37	1.02	2.29	4.38	7.90
40) REAL ESTATE LOANS--OTHER	0.65	1.41	3.00	5.33	7.48
41) COMMERCIAL AND INDUSTRIAL LOANS	3.79	6.00	9.93	15.45	21.43
42) PERSONAL LOANS	2.26	3.49	5.79	9.35	14.83
43) AGRIC./ LEASE FIN./ OTHER LOANS	15.09	25.30	36.84	47.44	56.11
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.47	14.00	17.53	22.24	29.57
45) PUBLIC FUNDS DEMAND DEPOSITS	0.49	0.83	1.35	2.30	3.21
46) TOTAL DEMAND DEPOSITS*	13.25	15.41	19.26	24.47	32.31
47) SAVINGS DEPOSITS IPC*	9.84	12.68	15.34	18.40	21.77
48) TIME DEPOSITS IPC*	39.67	47.99	53.95	58.23	62.07
49) PUBLIC TIME & SAVINGS DEPOSITS	2.56	4.27	6.52	10.60	14.96
50) TOTAL TIME & SAVINGS DEPOSITS	67.18	72.46	77.65	81.13	83.53
51) MEMO: MONEY MARKET CD'S	20.54	26.20	31.76	36.34	39.77
52) MEMO: TIME DEPOSITS OVER 100M	1.90	3.88	7.00	11.78	17.33
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	91.28	94.44	96.89	99.21	101.67
55) BORROWINGS	0.17	0.39	1.18	2.75	5.46
56) NET LARGE LIABILITIES	0.00	0.00	1.33	7.63	14.76
57) NON-RATE ASSET/LIABILITY GAP	14.69	17.82	21.03	25.91	31.72
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-32.98	-10.52	7.98	31.09	67.50
59) NET INCOME--1 YR.	-33.83	-12.17	7.92	28.49	66.66
60) AVERAGE ASSETS--1 YR.	8.81	13.76	18.27	23.45	29.82
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	21.62	62.16	115.98	211.66	N/A
62) NET INCOME--5 YRS.	15.42	54.02	104.87	196.81	N/A
63) AVERAGE ASSETS--5 YRS.	27.43	39.66	53.14	65.79	88.68

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 457 BANKS IN NEBRASKA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.60	12.88	12.95	12.56	12.34	11.98
2) INTEREST EXPENSE	6.92	7.34	7.69	7.46	7.89	7.88
3) NET INTEREST MARGIN	5.76	5.51	5.38	5.13	4.33	3.87
4) TRUST INCOME	0.00	0.01	0.03	0.07	0.20	0.36
5) SERVICE CHARGES ON DEPOSITS*	0.22	0.17	0.21	0.23	0.16	0.13
6) OTHER NON-INTEREST INCOME	0.16	0.12	0.14	0.18	0.16	1.05
7) SALARIES AND BENEFITS	1.91	1.46	1.29	1.47	1.25	1.57
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.36	0.28	0.29	0.40	0.33	0.59
9) LOAN LOSS PROVISION	0.21	0.24	0.19	0.22	0.29	0.12
10) OTHER NON-INTEREST EXPENSE	0.98	0.79	0.72	0.85	0.80	1.88
11) LESS F.T.E. ADJUSTMENT	0.21	0.40	0.63	0.66	0.56	0.46
12) TAX PROVISION	0.59	0.83	0.62	0.39	0.55	0.16
13) RETURN ON ASSETS--OPERATING INCOME	1.76	1.71	1.74	1.37	1.31	0.96
14) RETURN ON ASSETS--NET INCOME	1.69	1.66	1.5[illegible]	1.34	1.24	0.96
15) RETURN ON EQUITY--NET INCOME	16.14	17.17	18.51	15.43	16.01	14.52
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.79	14.10	14.27	14.26	14.33	15.61
17) BREAK EVEN YIELD	10.90	10.74	11.05	11.06	12.13	13.63
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.83	10.95	11.42	11.38	11.34	11.04
19) YIELD ON LOANS	14.82	15.26	15.46	15.16	15.04	16.69
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.30	0.26	0.19	0.29	0.28	0.44
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.34	0.42	0.32	0.35	0.50	0.32
22) RATE ON TIME AND SAVINGS	9.72	10.00	10.43	10.46	10.46	10.60
23) RATE ON TOTAL INTEREST FUNDS	9.72	10.11	10.55	10.62	10.85	13.09
24) INTEREST EXPENSE % EARNING ASSETS	7.56	8.01	8.51	8.43	8.88	9.93
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	25.22	32.28	26.03	23.77	28.40	15.37
26) CASH DIVIDEND AS % OF OPERATING INCOME	25.00	36.25	32.96	44.99	39.44	32.08
27) CAPITAL FORMATION RATIO	11.89	10.86	11.22	7.23	10.42	9.91
28) EQUITY CAPITAL AS % OF ASSETS	9.56	9.01	8.61	8.24	7.19	5.92
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.57	92.04	90.11	88.79	86.24	78.96
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.25	5.50	6.09	7.55	10.44	18.18
31) NON-INT. INCOME % NON-INT. EXPENSE	12.58	14.33	16.63	19.21	17.81	39.00
32) PERSONNEL EXPENSE PER EMPLOYEE	19242	20727	20317	18470	17894	8564
33) EMPLOYEES PER MILLION ASSETS	0.93	0.64	0.60	0.73	0.69	0.76
34) NON-INTEREST INCOME AS % OF SALARIES	22.56	25.24	31.97	37.95	30.57	87.40
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	26.81	29.93	30.17	27.91	26.03	19.17
36) FED. FUNDS SOLD	7.95	6.14	4.62	4.14	13.02	24.68
37) TOTAL LOANS	61.93	62.86	63.98	66.09	60.18	54.68
38) RESERVE FOR LOAN LOSS	0.57	0.60	0.58	0.66	0.69	0.70
39) REAL ESTATE LOANS--RESIDENTIAL	2.14	2.14	2.42	3.45	3.16	2.64
40) REAL ESTATE LOANS--OTHER	2.20	2.86	3.43	6.35	5.89	3.69
41) COMMERCIAL AND INDUSTRIAL LOANS	8.14	8.85	14.42	19.50	16.49	12.09
42) PERSONAL LOANS	6.02	4.88	5.80	10.03	11.35	20.31
43) AGRIC./ LEASE FIN./ OTHER LOANS	38.49	41.15	28.49	25.24	20.92	18.54
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	18.85	15.90	15.98	20.57	20.70	37.37
45) PUBLIC FUNDS DEMAND DEPOSITS	1.41	1.33	1.42	1.11	1.09	2.56
46) TOTAL DEMAND DEPOSITS*	20.53	18.15	17.53	22.45	21.63	38.67
47) SAVINGS DEPOSITS IPC*	13.66	15.67	16.70	17.12	15.48	9.15
48) TIME DEPOSITS IPC*	51.07	56.14	55.93	51.62	51.46	33.98
49) PUBLIC TIME & SAVINGS DEPOSITS	9.60	6.53	5.51	4.53	4.93	0.93
50) TOTAL TIME & SAVINGS DEPOSITS	76.00	78.70	78.56	76.45	75.95	46.25
51) MEMO: MONEY MARKET CD'S	30.70	32.92	32.94	26.70	22.50	12.45
52) MEMO: TIME DEPOSITS OVER 100M	8.01	5.55	6.60	10.82	9.25	12.57
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	96.77	96.62	96.95	98.60	97.07	82.63
55) BORROWINGS	1.09	0.90	1.71	1.36	8.82	32.75
56) NET LARGE LIABILITIES	0.00	0.04	4.07	6.02	2.86	14.13
57) NON-RATE ASSET/LIABILITY GAP	23.07	20.41	19.15	21.07	17.05	23.28
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	15.14	8.35	6.69	5.53	6.22	13.25
59) NET INCOME--1 YR.	13.63	6.89	9.80	4.95	6.83	13.99
60) AVERAGE ASSETS--1 YR.	19.52	18.58	17.30	16.01	18.27	22.32
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	156.81	112.70	100.56	82.99	73.28	85.12
62) NET INCOME--5 YRS.	143.75	99.84	89.19	76.18	72.17	61.58
63) AVERAGE ASSETS--5 YRS.	54.76	55.18	51.23	43.16	42.12	47.96

* DOMESTIC ONLY

Nevada

PROFIT DISTRIBUTION PROFILE 1981 NEVADA BASED ON 9 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.79	10.80	11.47	12.41	15.46
2) INTEREST EXPENSE	7.25	6.75	6.01	3.98	1.74
3) NET INTEREST MARGIN	4.32	4.94	6.20	9.06	11.16
4) TRUST INCOME	0.12	0.13	0.15	0.21	0.23
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.19	0.54	0.76	0.80
6) OTHER NON-INTEREST INCOME	0.11	0.17	0.28	0.47	0.59
7) SALARIES AND BENEFITS	3.43	3.10	2.65	1.86	1.59
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.38	1.19	0.92	0.46	0.17
9) LOAN LOSS PROVISION	0.57	0.43	0.37	0.19	0.09
10) OTHER NON-INTEREST EXPENSE	2.29	1.71	1.29	1.04	0.39
11) LESS F.T.E. ADJUSTMENT	0.03	0.15	0.35	0.68	1.04
12) TAX PROVISION	2.16	1.47	0.42	0.09	-0.35
13) RETURN ON ASSETS--OPERATING INCOME	0.19	0.50	1.35	2.53	3.99
14) RETURN ON ASSETS--NET INCOME	0.20	0.50	1.30	2.50	3.54
15) RETURN ON EQUITY--NET INCOME	3.24	6.62	12.00	19.01	20.15
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.60	13.18	14.11	14.71	17.68
17) BREAK EVEN YIELD	13.57	12.88	12.39	10.50	3.87
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.54	9.88	10.96	12.94	13.07
19) YIELD ON LOANS	12.07	13.71	14.76	15.18	19.83
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.93	0.58	0.41	0.34	-0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.96	0.83	0.61	0.43	0.34
22) RATE ON TIME AND SAVINGS	4.90	8.28	10.13	11.33	11.78
23) RATE ON TOTAL INTEREST FUNDS	4.90	8.36	10.42	11.88	12.12
24) INTEREST EXPENSE % EARNING ASSETS	8.74	8.03	6.84	4.92	1.87
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-236.20	18.36	30.50	35.17	36.80
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.35	9.89	39.68	62.24	235.59
27) CAPITAL FORMATION RATIO	-4.05	2.50	8.33	17.95	19.01
28) EQUITY CAPITAL AS % OF ASSETS	6.28	6.29	7.90	13.28	25.42
Productivity					
29) EARNING ASSETS AS % OF ASSETS	76.40	81.28	85.11	90.74	93.12
30) CASH & DUE (NON-INT.) AS % OF ASSETS	17.96	12.66	9.41	6.74	6.04
31) NON-INT. INCOME % NON-INT. EXPENSE	5.69	12.15	22.76	27.43	32.63
32) PERSONNEL EXPENSE PER EMPLOYEE	20295	19175	16987	14272	12500
33) EMPLOYEES PER MILLION ASSETS	2.48	2.13	1.56	1.03	0.97
34) NON-INTEREST INCOME AS % OF SALARIES	11.48	19.49	43.20	52.04	69.32
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	20.80	20.85	27.32	34.83	43.38
36) FED. FUNDS SOLD	0.29	1.56	4.42	20.47	39.21
37) TOTAL LOANS	28.89	35.67	65.94	74.25	78.54
38) RESERVE FOR LOAN LOSS	0.22	0.24	0.54	0.66	0.71
39) REAL ESTATE LOANS--RESIDENTIAL	2.72	5.86	11.10	16.26	20.18
40) REAL ESTATE LOANS--OTHER	2.34	10.44	16.09	22.62	27.54
41) COMMERCIAL AND INDUSTRIAL LOANS	4.03	4.56	13.27	23.36	23.42
42) PERSONAL LOANS	4.14	5.50	17.61	26.98	34.05
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.29	1.33	3.08	6.57	7.86
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	28.49	31.39	36.13	46.46	55.08
45) PUBLIC FUNDS DEMAND DEPOSITS	0.52	0.58	1.74	4.53	5.48
46) TOTAL DEMAND DEPOSITS*	30.24	33.83	40.75	51.07	55.61
47) SAVINGS DEPOSITS IPC*	6.66	15.58	22.52	26.02	36.60
48) TIME DEPOSITS IPC*	0.81	26.87	36.07	38.00	40.18
49) PUBLIC TIME & SAVINGS DEPOSITS	0.82	1.76	4.66	7.06	8.10
50) TOTAL TIME & SAVINGS DEPOSITS	35.30	38.25	62.39	63.87	69.95
51) MEMO: MONEY MARKET CD'S	10.54	18.40	20.16	23.08	25.03
52) MEMO: TIME DEPOSITS OVER 100M	6.76	9.48	14.63	16.63	22.63
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	79.88	90.92	100.19	104.57	110.95
55) BORROWINGS	0.82	2.43	5.79	8.65	8.67
56) NET LARGE LIABILITIES	0.00	0.00	5.19	17.72	28.61
57) NON-RATE ASSET/LIABILITY GAP	22.02	27.45	35.56	58.59	61.74
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-60.15	-40.04	1.04	28.57	109.46
59) NET INCOME--1 YR.	-58.81	-42.43	0.41	19.47	107.19
60) AVERAGE ASSETS--1 YR.	-6.58	-3.14	11.85	59.36	116.83
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-71.67	-39.27	57.30	150.18	301.04
62) NET INCOME--5 YRS.	-70.52	-39.19	15.14	119.64	N/A
63) AVERAGE ASSETS--5 YRS.	11.06	30.34	54.68	74.89	79.63

* DOMESTIC ONLY

Bank Administration Institute

Nevada

MEDIANS BY RESOURCE CLASS FOR 9 BANKS IN NEVADA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.79	10.80	15.46	0.00	12.41	11.47
2) INTEREST EXPENSE	3.98	1.74	4.30	0.00	6.21	6.10
3) NET INTEREST MARGIN	6.81	9.06	11.16	0.00	6.20	5.32
4) TRUST INCOME	0.00	0.00	0.00	0.00	0.21	0.14
5) SERVICE CHARGES ON DEPOSITS*	0.19	0.09	0.27	0.00	0.73	0.55
6) OTHER NON-INTEREST INCOME	0.47	0.21	0.11	0.00	0.19	0.37
7) SALARIES AND BENEFITS	3.10	1.59	3.43	0.00	2.71	1.93
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.07	0.17	1.19	0.00	0.88	0.94
9) LOAN LOSS PROVISION	0.09	0.00	0.43	0.00	0.38	0.36
10) OTHER NON-INTEREST EXPENSE	1.34	0.39	2.29	0.00	1.28	1.29
11) LESS F.T.E. ADJUSTMENT	0.03	1.04	0.18	0.00	0.49	0.35
12) TAX PROVISION	0.34	2.16	1.47	0.00	0.16	0.42
13) RETURN ON ASSETS--OPERATING INCOME	1.49	3.99	2.53	0.00	0.61	1.08
14) RETURN ON ASSETS--NET INCOME	1.49	3.54	2.50	0.00	0.62	0.75
15) RETURN ON EQUITY--NET INCOME	11.23	13.93	19.01	0.00	8.57	12.00
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.12	11.60	17.68	0.00	13.68	14.11
17) BREAK EVEN YIELD	11.65	3.87	12.88	0.00	12.42	12.39
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.99	9.88	13.07	0.00	10.64	10.96
19) YIELD ON LOANS	13.71	12.07	19.83	0.00	14.76	15.07
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.00	-0.03	0.36	0.00	0.56	0.47
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.43	0.00	0.83	0.00	0.63	0.59
22) RATE ON TIME AND SAVINGS	8.28	4.90	11.78	0.00	10.00	10.23
23) RATE ON TOTAL INTEREST FUNDS	8.36	4.90	11.88	0.00	10.39	10.55
24) INTEREST EXPENSE % EARNING ASSETS	5.21	1.87	4.92	0.00	6.84	7.40
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	18.36	35.17	36.80	0.00	21.05	30.50
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	7.35	0.00	0.00	39.68	42.31
27) CAPITAL FORMATION RATIO	11.23	12.78	19.01	0.00	5.17	5.61
28) EQUITY CAPITAL AS % OF ASSETS	13.28	25.42	13.18	0.00	7.58	6.29
Productivity						
29) EARNING ASSETS AS % OF ASSETS	76.40	93.12	87.42	0.00	86.98	82.93
30) CASH & DUE (NON-INT.) AS % OF ASSETS	17.96	6.74	9.35	0.00	7.46	11.49
31) NON-INT. INCOME % NON-INT. EXPENSE	12.15	14.32	5.69	0.00	25.22	27.26
32) PERSONNEL EXPENSE PER EMPLOYEE	2500	5436	295	0	7151	6987
33) EMPLOYEES PER MILLION ASSETS	2.48	1.03	1.69	0.00	1.58	1.18
34) NON-INTEREST INCOME AS % OF SALARIES	21.60	19.49	11.48	0.00	43.20	52.04
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	31.66	43.38	21.41	0.00	27.32	24.93
36) FED. FUNDS SOLD	39.21	20.47	19.00	0.00	2.52	0.95
37) TOTAL LOANS	28.89	35.67	58.92	0.00	69.61	74.25
38) RESERVE FOR LOAN LOSS	0.22	0.45	0.64	0.00	0.54	0.65
39) REAL ESTATE LOANS--RESIDENTIAL	12.13	7.75	20.18	0.00	5.86	12.70
40) REAL ESTATE LOANS--OTHER	2.34	10.44	16.09	0.00	18.49	18.95
41) COMMERCIAL AND INDUSTRIAL LOANS	4.03	4.56	15.80	0.00	12.40	19.73
42) PERSONAL LOANS	8.17	5.50	4.14	0.00	26.98	18.12
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.44	7.86	3.33	0.00	1.80	3.08
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	46.46	36.13	55.08	0.00	31.39	36.05
45) PUBLIC FUNDS DEMAND DEPOSITS	4.53	5.48	0.52	0.00	1.74	1.70
46) TOTAL DEMAND DEPOSITS*	51.07	41.62	55.61	0.00	33.83	37.27
47) SAVINGS DEPOSITS IPC*	22.52	36.60	6.66	0.00	25.25	21.15
48) TIME DEPOSITS IPC*	30.28	0.81	26.87	0.00	37.19	37.85
49) PUBLIC TIME & SAVINGS DEPOSITS	7.06	0.82	1.76	0.00	5.64	4.66
50) TOTAL TIME & SAVINGS DEPOSITS	59.87	38.25	35.30	0.00	63.60	63.51
51) MEMO: MONEY MARKET CD'S	23.08	0.00	10.54	0.00	21.64	19.77
52) MEMO: TIME DEPOSITS OVER 100M	6.76	0.00	16.63	0.00	12.93	15.43
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	110.95	79.88	90.92	0.00	100.19	101.14
55) BORROWINGS	2.43	0.00	6.10	0.00	3.60	8.65
56) NET LARGE LIABILITIES	0.00	0.00	3.72	0.00	5.19	17.72
57) NON-RATE ASSET/LIABILITY GAP	37.69	61.74	58.59	0.00	35.56	28.95
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	11.42	28.57	109.46	0.00	-18.28	-22.01
59) NET INCOME--1 YR.	11.42	13.46	107.19	0.00	-18.68	-42.43
60) AVERAGE ASSETS--1 YR.	59.36	1.75	116.83	0.00	-3.14	12.70
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	0.00	150.18	0.00	0.00	35.48	57.30
62) NET INCOME--5 YRS.	0.00	119.64	0.00	0.00	15.14	-6.75
63) AVERAGE ASSETS--5 YRS.	0.00	11.06	0.00	0.00	41.16	74.89

* DOMESTIC ONLY

New Hampshire

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1981 NEW HAMPSHIRE BASED ON 71 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.68	11.41	12.12	12.97	13.61
2) INTEREST EXPENSE	8.86	7.89	7.05	6.37	4.80
3) NET INTEREST MARGIN	3.36	4.23	5.20	6.14	6.77
4) TRUST INCOME	0.01	0.01	0.25	0.39	0.87
5) SERVICE CHARGES ON DEPOSITS*	0.08	0.13	0.19	0.26	0.39
6) OTHER NON-INTEREST INCOME	0.07	0.15	0.19	0.35	0.55
7) SALARIES AND BENEFITS	2.87	2.16	1.87	1.49	1.02
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.05	0.76	0.57	0.45	0.33
9) LOAN LOSS PROVISION	0.56	0.34	0.19	0.11	0.03
10) OTHER NON-INTEREST EXPENSE	2.43	2.03	1.39	1.10	0.71
11) LESS F.T.E. ADJUSTMENT	0.07	0.23	0.50	0.72	1.00
12) TAX PROVISION	0.48	0.25	0.11	0.01	-0.39
13) RETURN ON ASSETS--OPERATING INCOME	0.07	0.60	0.83	1.18	1.51
14) RETURN ON ASSETS--NET INCOME	0.22	0.62	0.88	1.16	1.51
15) RETURN ON EQUITY--NET INCOME	3.62	8.66	12.86	14.77	17.40
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.58	13.42	14.18	15.34	17.61
17) BREAK EVEN YIELD	15.37	13.95	12.30	11.89	10.97
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.01	11.28	12.40	13.42	14.57
19) YIELD ON LOANS	11.16	12.29	13.69	14.44	15.30
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.76	0.39	0.24	0.08	0.04
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.91	0.59	0.34	0.18	0.05
22) RATE ON TIME AND SAVINGS	8.15	8.87	9.53	10.09	10.95
23) RATE ON TOTAL INTEREST FUNDS	8.38	9.26	9.85	10.47	11.22
24) INTEREST EXPENSE % EARNING ASSETS	10.98	9.08	8.39	7.36	6.12
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-35.81	3.52	12.02	25.66	33.97
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.95	20.26	32.05	42.35	58.22
27) CAPITAL FORMATION RATIO	-3.25	6.03	8.86	11.43	15.14
28) EQUITY CAPITAL AS % OF ASSETS	5.41	6.40	7.22	8.34	10.85
Productivity					
29) EARNING ASSETS AS % OF ASSETS	75.15	79.31	85.70	88.01	90.47
30) CASH & DUE (NON-INT.) AS % OF ASSETS	19.59	16.15	9.84	6.63	4.06
31) NON-INT. INCOME % NON-INT. EXPENSE	6.10	8.60	12.54	18.06	22.07
32) PERSONNEL EXPENSE PER EMPLOYEE	17586	16511	14965	13861	12000
33) EMPLOYEES PER MILLION ASSETS	2.00	1.52	1.23	0.95	0.72
34) NON-INTEREST INCOME AS % OF SALARIES	14.61	18.45	24.03	40.85	56.12
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	6.98	15.39	23.16	28.28	32.92
36) FED. FUNDS SOLD	0.84	1.93	3.78	8.93	12.57
37) TOTAL LOANS	55.79	67.01	71.97	79.77	84.25
38) RESERVE FOR LOAN LOSS	0.33	0.52	0.67	0.79	0.93
39) REAL ESTATE LOANS--RESIDENTIAL	6.87	12.77	24.89	31.68	45.97
40) REAL ESTATE LOANS--OTHER	3.08	5.80	10.12	15.90	19.54
41) COMMERCIAL AND INDUSTRIAL LOANS	5.01	9.92	15.98	20.36	29.18
42) PERSONAL LOANS	6.87	10.15	13.10	18.88	25.93
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.49	2.64	5.80	9.27	13.26
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	5.75	11.66	17.44	25.62	36.35
45) PUBLIC FUNDS DEMAND DEPOSITS	0.85	1.52	2.26	3.90	5.99
46) TOTAL DEMAND DEPOSITS*	7.01	14.37	18.98	30.54	43.05
47) SAVINGS DEPOSITS IPC*	22.03	27.05	32.87	36.87	42.40
48) TIME DEPOSITS IPC*	28.18	36.21	43.43	52.95	66.38
49) PUBLIC TIME & SAVINGS DEPOSITS	0.77	1.80	2.99	5.72	9.91
50) TOTAL TIME & SAVINGS DEPOSITS	59.54	71.46	81.78	91.94	106.89
51) MEMO: MONEY MARKET CD'S	13.46	18.41	24.37	30.67	38.44
52) MEMO: TIME DEPOSITS OVER 100M	1.60	3.66	7.77	13.64	20.31
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	95.53	98.31	102.40	109.21	116.56
55) BORROWINGS	0.36	1.59	4.30	8.44	11.03
56) NET LARGE LIABILITIES	0.00	0.00	3.35	13.63	26.39
57) NON-RATE ASSET/LIABILITY GAP	-6.99	5.02	12.97	21.03	31.91
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-91.08	-15.35	17.51	37.50	135.71
59) NET INCOME--1 YR.	-50.74	-12.22	14.16	35.02	135.71
60) AVERAGE ASSETS--1 YR.	2.90	7.55	13.35	20.49	50.81
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-91.87	11.46	81.52	151.47	257.14
62) NET INCOME--5 YRS.	-32.92	18.10	78.42	150.36	231.57
63) AVERAGE ASSETS--5 YRS.	23.19	36.01	56.03	77.30	123.04

* DOMESTIC ONLY

New Hampshire

MEDIANS BY RESOURCE CLASS FOR 71 BANKS IN NEW HAMPSHIRE

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.37	12.04	12.20	12.41	12.13	0.00
2) INTEREST EXPENSE	5.40	6.76	7.41	7.47	6.99	0.00
3) NET INTEREST MARGIN	4.67	5.58	4.98	4.90	5.26	0.00
4) TRUST INCOME	0.01	0.02	0.31	0.14	0.29	0.00
5) SERVICE CHARGES ON DEPOSITS*	0.30	0.22	0.18	0.14	0.17	0.00
6) OTHER NON-INTEREST INCOME	0.28	0.22	0.19	0.16	0.31	0.00
7) SALARIES AND BENEFITS	2.90	2.09	1.61	1.61	2.06	0.00
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.83	0.68	0.51	0.49	0.62	0.00
9) LOAN LOSS PROVISION	0.36	0.20	0.17	0.21	0.17	0.00
10) OTHER NON-INTEREST EXPENSE	1.53	1.50	1.30	1.13	1.87	0.00
11) LESS F.T.E. ADJUSTMENT	0.19	0.39	0.51	0.68	0.60	0.00
12) TAX PROVISION	0.31	0.16	0.11	0.14	0.02	0.00
13) RETURN ON ASSETS--OPERATING INCOME	0.26	0.85	0.84	0.96	0.83	0.00
14) RETURN ON ASSETS--NET INCOME	0.26	0.89	0.91	0.94	0.78	0.00
15) RETURN ON EQUITY--NET INCOME	5.03	12.97	12.90	12.02	10.74	0.00
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.39	14.33	14.65	13.99	14.18	0.00
17) BREAK EVEN YIELD	13.38	12.25	12.69	12.10	12.27	0.00
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.56	12.49	12.82	12.25	12.03	0.00
19) YIELD ON LOANS	13.10	13.31	13.68	13.91	14.30	0.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.73	0.18	0.22	0.21	0.30	0.00
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.88	0.35	0.30	0.33	0.31	0.00
22) RATE ON TIME AND SAVINGS	8.41	9.53	9.47	9.71	9.56	0.00
23) RATE ON TOTAL INTEREST FUNDS	8.62	9.68	9.71	9.70	10.19	0.00
24) INTEREST EXPENSE % EARNING ASSETS	7.01	7.93	8.72	8.96	8.27	0.00
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	18.85	16.46	11.33	11.23	3.52	0.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	30.30	23.85	31.85	26.91	42.35	0.00
27) CAPITAL FORMATION RATIO	5.03	9.98	9.67	8.28	6.23	0.00
28) EQUITY CAPITAL AS % OF ASSETS	6.08	7.17	7.17	7.43	7.15	0.00
Productivity						
29) EARNING ASSETS AS % OF ASSETS	79.78	86.14	84.38	85.71	86.74	0.00
30) CASH & DUE (NON-INT.) AS % OF ASSETS	15.36	11.01	9.32	8.64	9.84	0.00
31) NON-INT. INCOME % NON-INT. EXPENSE	14.07	10.27	10.98	11.65	21.02	0.00
32) PERSONNEL EXPENSE PER EMPLOYEE	5074	14162	16069	14681	15725	0
33) EMPLOYEES PER MILLION ASSETS	1.89	1.47	1.03	1.06	1.23	0.00
34) NON-INTEREST INCOME AS % OF SALARIES	31.54	20.37	23.60	23.35	49.67	0.00
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	16.52	18.37	26.15	23.93	28.15	0.00
36) FED. FUNDS SOLD	12.57	5.29	3.42	3.42	1.82	0.00
37) TOTAL LOANS	70.26	74.44	70.99	70.23	70.38	0.00
38) RESERVE FOR LOAN LOSS	0.58	0.68	0.67	0.61	0.77	0.00
39) REAL ESTATE LOANS--RESIDENTIAL	20.79	24.44	27.66	23.40	16.34	0.00
40) REAL ESTATE LOANS--OTHER	5.96	8.86	10.12	14.57	11.00	0.00
41) COMMERCIAL AND INDUSTRIAL LOANS	13.59	17.35	14.14	10.70	24.63	0.00
42) PERSONAL LOANS	18.88	13.23	11.88	11.09	20.35	0.00
43) AGRIC./ LEASE FIN./ OTHER LOANS	5.72	8.99	7.54	5.27	0.81	0.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	31.08	22.40	15.57	17.23	23.95	0.00
45) PUBLIC FUNDS DEMAND DEPOSITS	6.80	2.90	1.62	2.25	2.48	0.00
46) TOTAL DEMAND DEPOSITS*	39.32	23.43	16.74	17.67	25.68	0.00
47) SAVINGS DEPOSITS IPC*	31.85	31.33	35.00	34.44	30.89	0.00
48) TIME DEPOSITS IPC*	32.51	40.61	44.99	46.28	38.28	0.00
49) PUBLIC TIME & SAVINGS DEPOSITS	3.93	3.72	2.06	2.73	5.43	0.00
50) TOTAL TIME & SAVINGS DEPOSITS	79.82	81.78	86.84	82.28	73.43	0.00
51) MEMO: MONEY MARKET CD'S	13.46	22.18	28.09	25.23	16.44	0.00
52) MEMO: TIME DEPOSITS OVER 100M	8.95	5.81	6.36	8.55	12.78	0.00
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	111.97	103.35	102.60	101.29	98.00	0.00
55) BORROWINGS	1.80	4.30	4.21	3.55	8.48	0.00
56) NET LARGE LIABILITIES	0.00	3.29	4.29	5.72	8.59	0.00
57) NON-RATE ASSET/LIABILITY GAP	19.33	13.44	10.63	9.61	20.57	0.00
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-21.42	31.35	8.36	9.86	15.84	0.00
59) NET INCOME--1 YR.	-21.42	29.26	6.60	8.37	12.14	0.00
60) AVERAGE ASSETS--1 YR.	5.78	16.37	14.36	12.59	16.13	0.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	120.95	102.30	70.21	65.94	74.74	0.00
62) NET INCOME--5 YRS.	120.95	102.30	70.42	52.60	88.84	0.00
63) AVERAGE ASSETS--5 YRS.	30.76	56.17	56.67	58.77	52.25	0.00

* DOMESTIC ONLY

New Jersey

PROFIT DISTRIBUTION PROFILE 1981 NEW JERSEY BASED ON 160 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.18	10.67	11.18	11.83	12.59
2) INTEREST EXPENSE	7.87	7.27	6.64	5.85	4.94
3) NET INTEREST MARGIN	3.38	4.03	4.64	5.35	6.39
4) TRUST INCOME	0.01	0.03	0.09	0.17	0.55
5) SERVICE CHARGES ON DEPOSITS*	0.12	0.18	0.24	0.34	0.46
6) OTHER NON-INTEREST INCOME	0.09	0.11	0.16	0.26	0.43
7) SALARIES AND BENEFITS	2.31	1.97	1.65	1.40	1.12
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.83	0.66	0.51	0.41	0.30
9) LOAN LOSS PROVISION	0.40	0.26	0.14	0.07	0.03
10) OTHER NON-INTEREST EXPENSE	1.74	1.39	1.11	0.84	0.71
11) LESS F.T.E. ADJUSTMENT	0.15	0.40	0.58	0.78	0.98
12) TAX PROVISION	0.69	0.33	0.11	0.02	-0.09
13) RETURN ON ASSETS--OPERATING INCOME	0.42	0.68	0.91	1.20	1.51
14) RETURN ON ASSETS--NET INCOME	0.36	0.65	0.89	1.17	1.68
15) RETURN ON EQUITY--NET INCOME	4.86	9.31	12.81	15.21	18.79
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.58	12.09	12.93	13.88	14.71
17) BREAK EVEN YIELD	12.77	11.95	11.03	10.16	9.49
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.02	10.08	10.92	11.86	12.47
19) YIELD ON LOANS	11.27	11.98	12.78	13.68	14.52
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.63	0.31	0.18	0.09	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.71	0.48	0.25	0.13	0.05
22) RATE ON TIME AND SAVINGS	7.99	8.85	9.43	10.35	11.05
23) RATE ON TOTAL INTEREST FUNDS	8.50	9.15	9.99	10.68	11.59
24) INTEREST EXPENSE % EARNING ASSETS	8.88	8.27	7.60	6.80	5.81
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-10.61	1.18	12.02	23.80	38.63
26) CASH DIVIDEND AS % OF OPERATING INCOME	20.93	31.06	41.27	53.74	78.97
27) CAPITAL FORMATION RATIO	1.24	4.74	7.35	9.92	12.36
28) EQUITY CAPITAL AS % OF ASSETS	5.14	5.96	7.05	8.55	11.87
Productivity					
29) EARNING ASSETS AS % OF ASSETS	78.21	84.98	88.44	90.48	92.05
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.00	10.29	7.89	5.79	4.78
31) NON-INT. INCOME % NON-INT. EXPENSE	9.81	12.10	15.11	19.21	25.39
32) PERSONNEL EXPENSE PER EMPLOYEE	18815	17500	15661	14236	13010
33) EMPLOYEES PER MILLION ASSETS	1.44	1.26	1.07	0.87	0.69
34) NON-INTEREST INCOME AS % OF SALARIES	18.78	24.02	32.08	39.27	53.07
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	17.39	25.19	30.28	38.93	46.01
36) FED. FUNDS SOLD	1.18	2.55	5.04	9.28	13.24
37) TOTAL LOANS	45.58	55.20	62.51	68.89	74.73
38) RESERVE FOR LOAN LOSS	0.30	0.45	0.60	0.76	0.93
39) REAL ESTATE LOANS--RESIDENTIAL	9.00	13.30	19.51	26.54	31.79
40) REAL ESTATE LOANS--OTHER	3.63	5.14	8.32	11.98	16.05
41) COMMERCIAL AND INDUSTRIAL LOANS	5.40	8.96	13.29	20.83	29.04
42) PERSONAL LOANS	4.26	6.91	11.46	16.59	21.86
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.25	1.08	3.92	7.52	11.35
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	16.56	20.61	25.81	30.36	36.94
45) PUBLIC FUNDS DEMAND DEPOSITS	0.44	0.91	1.70	2.81	4.45
46) TOTAL DEMAND DEPOSITS*	18.56	22.90	28.18	33.00	40.30
47) SAVINGS DEPOSITS IPC*	15.96	19.86	24.77	30.11	35.17
48) TIME DEPOSITS IPC*	26.55	35.01	40.79	45.67	51.99
49) PUBLIC TIME & SAVINGS DEPOSITS	0.59	1.56	3.72	7.89	12.87
50) TOTAL TIME & SAVINGS DEPOSITS	57.67	64.79	70.72	77.79	81.70
51) MEMO: MONEY MARKET CD'S	11.43	16.56	20.50	25.22	28.74
52) MEMO: TIME DEPOSITS OVER 100M	2.98	5.64	9.42	15.73	22.85
53) FOREIGN DEPOSITS	0.11	0.28	1.02	9.15	11.41
54) TOTAL DEPOSITS (FGN.& DOM.)	90.96	94.30	98.59	102.34	108.72
55) BORROWINGS	0.78	1.89	4.73	8.79	13.83
56) NET LARGE LIABILITIES	0.00	0.00	2.96	9.62	19.80
57) NON-RATE ASSET/LIABILITY GAP	13.95	18.94	24.34	28.42	35.62
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-33.14	-8.04	11.46	28.48	51.40
59) NET INCOME--1 YR.	-42.76	-6.28	10.05	30.42	79.28
60) AVERAGE ASSETS--1 YR.	-0.46	5.80	12.48	18.95	29.54
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-20.31	30.05	71.90	179.50	N/A
62) NET INCOME--5 YRS.	-39.39	23.86	72.15	181.51	N/A
63) AVERAGE ASSETS--5 YRS.	12.28	22.36	36.30	59.48	103.60

* DOMESTIC ONLY

New Jersey

MEDIANS BY RESOURCE CLASS FOR 160 BANKS IN NEW JERSEY

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	13.07	11.54	11.20	11.08	11.22	11.11
2) INTEREST EXPENSE	0.00	5.48	6.40	6.69	6.85	6.46
3) NET INTEREST MARGIN	13.07	6.18	4.89	4.57	4.44	4.41
4) TRUST INCOME	2.43	40.56	0.02	0.06	0.07	0.12
5) SERVICE CHARGES ON DEPOSITS*	0.00	0.24	0.24	0.26	0.29	0.20
6) OTHER NON-INTEREST INCOME	0.00	0.15	0.16	0.17	0.13	0.21
7) SALARIES AND BENEFITS	3.77	1.82	1.63	1.54	1.67	1.64
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.31	0.57	0.49	0.45	0.59	0.55
9) LOAN LOSS PROVISION	0.00	0.08	0.15	0.13	0.13	0.19
10) OTHER NON-INTEREST EXPENSE	1.41	1.68	1.17	1.06	1.11	1.10
11) LESS F.T.E. ADJUSTMENT	0.38	0.36	0.56	0.67	0.57	0.57
12) TAX PROVISION	0.82	0.41	0.22	0.07	0.06	0.05
13) RETURN ON ASSETS--OPERATING INCOME	8.82	1.26	1.02	0.90	0.84	0.88
14) RETURN ON ASSETS--NET INCOME	8.82	1.21	0.95	0.86	0.82	0.83
15) RETURN ON EQUITY--NET INCOME	62.14	12.14	12.38	13.43	11.54	14.24
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.09	14.28	13.49	12.77	12.49	12.48
17) BREAK EVEN YIELD	3.29	11.26	11.06	10.81	10.91	11.15
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.84	10.70	11.35	10.87	10.88	10.79
19) YIELD ON LOANS	0.00	13.74	12.83	12.62	12.46	12.98
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.00	0.13	0.11	0.18	0.19	0.22
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.00	0.17	0.28	0.24	0.24	0.38
22) RATE ON TIME AND SAVINGS	0.00	8.77	9.65	9.64	9.37	9.57
23) RATE ON TOTAL INTEREST FUNDS	0.00	8.85	9.93	9.77	9.86	10.33
24) INTEREST EXPENSE % EARNING ASSETS	0.00	6.40	7.45	7.62	7.70	7.53
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	8.53	26.68	19.18	7.65	9.41	5.67
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	28.62	33.79	39.42	42.93	48.89
27) CAPITAL FORMATION RATIO	62.14	10.94	8.36	7.64	6.70	7.13
28) EQUITY CAPITAL AS % OF ASSETS	14.20	11.63	7.75	7.09	6.79	5.95
Productivity						
29) EARNING ASSETS AS % OF ASSETS	92.79	86.91	87.83	87.43	89.44	87.52
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.45	7.74	7.13	8.22	6.77	9.16
31) NON-INT. INCOME % NON-INT. EXPENSE	44.35	11.91	14.87	14.45	13.91	18.34
32) PERSONNEL EXPENSE PER EMPLOYEE	0	15681	15365	16156	15321	16554
33) EMPLOYEES PER MILLION ASSETS	1.08	1.22	1.03	1.00	1.07	0.98
34) NON-INTEREST INCOME AS % OF SALARIES	64.60	26.06	32.53	33.54	28.25	35.51
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	7.58	23.83	29.07	29.58	32.96	32.75
36) FED. FUNDS SOLD	92.41	11.19	7.71	4.14	3.06	5.76
37) TOTAL LOANS	0.00	65.61	59.91	64.33	62.62	60.78
38) RESERVE FOR LOAN LOSS	0.00	0.72	0.61	0.52	0.63	0.69
39) REAL ESTATE LOANS--RESIDENTIAL	0.00	20.79	19.82	22.39	19.94	15.32
40) REAL ESTATE LOANS--OTHER	0.00	5.67	7.21	6.49	8.69	10.00
41) COMMERCIAL AND INDUSTRIAL LOANS	0.00	11.34	14.09	12.76	12.81	14.82
42) PERSONAL LOANS	0.00	9.56	6.38	10.44	16.35	13.75
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.00	7.52	5.44	5.10	0.73	2.05
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	0.00	37.20	26.81	24.80	23.45	28.32
45) PUBLIC FUNDS DEMAND DEPOSITS	0.00	1.07	1.55	1.53	1.66	1.93
46) TOTAL DEMAND DEPOSITS*	88.11	37.97	29.05	25.55	25.24	30.69
47) SAVINGS DEPOSITS IPC*	0.00	24.21	22.52	26.40	25.23	23.40
48) TIME DEPOSITS IPC*	0.00	35.79	41.29	41.52	41.22	37.00
49) PUBLIC TIME & SAVINGS DEPOSITS	0.00	5.26	5.80	4.39	2.39	3.03
50) TOTAL TIME & SAVINGS DEPOSITS	0.00	67.61	73.08	74.66	71.62	65.26
51) MEMO: MONEY MARKET CD'S	0.00	18.30	21.69	21.09	21.39	18.96
52) MEMO: TIME DEPOSITS OVER 100M	0.00	11.33	12.66	10.23	7.11	8.10
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	1.02
54) TOTAL DEPOSITS (FGN.& DOM.)	88.11	99.01	99.98	100.39	97.57	96.42
55) BORROWINGS	0.00	3.12	1.81	3.50	6.12	9.63
56) NET LARGE LIABILITIES	0.00	2.64	4.42	6.03	0.00	4.14
57) NON-RATE ASSET/LIABILITY GAP	100.00	28.96	23.23	22.84	24.34	24.93
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	N/A	14.72	7.02	11.25	9.23	16.62
59) NET INCOME--1 YR.	N/A	14.00	4.78	9.82	8.90	14.26
60) AVERAGE ASSETS--1 YR.	33.11	16.96	12.86	11.65	11.04	10.97
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	N/A	199.76	162.09	55.27	58.55	70.14
62) NET INCOME--5 YRS.	N/A	199.76	150.00	63.29	50.04	75.77
63) AVERAGE ASSETS--5 YRS.	N/A	29.29	52.09	42.16	36.97	31.00

* DOMESTIC ONLY

New Mexico

PROFIT DISTRIBUTION PROFILE 1981 NEW MEXICO BASED ON 88 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.48	11.82	12.42	13.15	13.47
2) INTEREST EXPENSE	8.21	7.79	7.23	6.56	5.96
3) NET INTEREST MARGIN	4.13	4.54	5.27	5.96	6.62
4) TRUST INCOME	0.03	0.04	0.09	0.17	0.18
5) SERVICE CHARGES ON DEPOSITS*	0.13	0.24	0.38	0.56	0.79
6) OTHER NON-INTEREST INCOME	0.13	0.18	0.28	0.39	0.55
7) SALARIES AND BENEFITS	2.38	2.01	1.74	1.50	1.23
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.88	0.68	0.53	0.35	0.26
9) LOAN LOSS PROVISION	0.93	0.60	0.34	0.17	0.06
10) OTHER NON-INTEREST EXPENSE	2.03	1.61	1.21	0.89	0.66
11) LESS F.T.E. ADJUSTMENT	0.14	0.32	0.51	0.71	0.95
12) TAX PROVISION	1.12	0.64	0.36	0.12	-0.01
13) RETURN ON ASSETS--OPERATING INCOME	0.30	0.87	1.16	1.56	1.82
14) RETURN ON ASSETS--NET INCOME	0.12	0.87	1.18	1.51	1.75
15) RETURN ON EQUITY--NET INCOME	0.44	10.13	14.93	17.95	22.93
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.21	13.83	14.31	15.34	16.54
17) BREAK EVEN YIELD	14.18	13.29	12.04	11.30	10.11
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.97	10.68	11.37	11.94	12.98
19) YIELD ON LOANS	13.42	14.00	14.77	15.84	17.23
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.44	0.89	0.50	0.18	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.82	1.09	0.60	0.34	0.12
22) RATE ON TIME AND SAVINGS	9.65	10.36	10.99	11.61	12.14
23) RATE ON TOTAL INTEREST FUNDS	9.71	10.40	11.07	11.60	12.09
24) INTEREST EXPENSE % EARNING ASSETS	9.53	9.13	8.57	7.80	6.89
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	4.77	11.66	22.12	34.83	42.87
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.57	16.36	32.76	39.36	64.03
27) CAPITAL FORMATION RATIO	-1.06	7.02	10.50	14.44	17.53
28) EQUITY CAPITAL AS % OF ASSETS	5.67	6.65	7.74	9.03	10.52
Productivity					
29) EARNING ASSETS AS % OF ASSETS	79.46	83.06	86.41	88.14	90.59
30) CASH & DUE (NON-INT.) AS % OF ASSETS	16.77	11.60	9.21	7.79	6.48
31) NON-INT. INCOME % NON-INT. EXPENSE	12.64	17.12	21.65	25.10	29.28
32) PERSONNEL EXPENSE PER EMPLOYEE	18000	16347	14822	13956	13027
33) EMPLOYEES PER MILLION ASSETS	1.65	1.34	1.15	0.95	0.80
34) NON-INTEREST INCOME AS % OF SALARIES	26.88	34.49	43.24	53.96	58.60
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	16.43	20.14	26.65	34.71	41.48
36) FED. FUNDS SOLD	2.24	4.39	9.22	15.66	21.94
37) TOTAL LOANS	44.87	53.33	63.35	69.37	75.27
38) RESERVE FOR LOAN LOSS	0.35	0.47	0.59	0.70	0.82
39) REAL ESTATE LOANS--RESIDENTIAL	1.94	3.36	6.15	9.64	17.04
40) REAL ESTATE LOANS--OTHER	3.16	4.90	8.21	11.42	15.31
41) COMMERCIAL AND INDUSTRIAL LOANS	10.36	15.40	21.09	29.43	37.34
42) PERSONAL LOANS	5.13	8.64	12.17	17.73	22.15
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.99	4.23	7.35	11.90	19.45
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	17.89	20.60	24.41	28.90	33.32
45) PUBLIC FUNDS DEMAND DEPOSITS	0.44	1.15	2.62	4.62	8.79
46) TOTAL DEMAND DEPOSITS*	20.52	23.74	28.36	32.50	36.06
47) SAVINGS DEPOSITS IPC*	6.16	7.89	11.86	15.70	21.96
48) TIME DEPOSITS IPC*	28.77	32.40	38.77	45.16	50.05
49) PUBLIC TIME & SAVINGS DEPOSITS	12.50	15.62	20.78	28.01	31.95
50) TOTAL TIME & SAVINGS DEPOSITS	63.43	68.69	74.31	79.75	82.54
51) MEMO: MONEY MARKET CD'S	11.53	14.96	19.51	25.33	32.51
52) MEMO: TIME DEPOSITS OVER 100M	15.49	20.07	28.23	33.40	42.02
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	94.70	99.34	101.86	105.66	111.09
55) BORROWINGS	0.32	0.62	1.63	4.47	8.04
56) NET LARGE LIABILITIES	2.97	6.07	17.66	27.38	31.66
57) NON-RATE ASSET/LIABILITY GAP	15.67	18.16	23.44	28.39	33.51
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-30.35	-6.67	9.73	38.81	85.88
59) NET INCOME--1 YR.	-81.50	-8.82	10.99	37.25	91.54
60) AVERAGE ASSETS--1 YR.	6.73	13.14	19.54	27.23	46.77
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-18.71	34.48	114.58	186.13	283.26
62) NET INCOME--5 YRS.	-76.19	30.13	99.52	186.13	N/A
63) AVERAGE ASSETS--5 YRS.	25.01	50.53	59.07	78.81	112.08

* DOMESTIC ONLY

Bank Administration Institute

New Mexico

MEDIANS BY RESOURCE CLASS FOR 88 BANKS IN NEW MEXICO

Resource Class —	1	2	3	4	5	6
Size in Millions —	Under $10	$10-25	$25-50	$50-100	$100-500	Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.74	12.67	12.32	12.37	12.14	12.11
2) INTEREST EXPENSE	5.30	7.01	7.16	7.41	7.56	8.10
3) NET INTEREST MARGIN	7.53	5.77	5.86	4.96	5.04	4.00
4) TRUST INCOME	0.00	0.00	0.05	0.05	0.10	0.17
5) SERVICE CHARGES ON DEPOSITS*	0.40	0.43	0.44	0.31	0.28	0.26
6) OTHER NON-INTEREST INCOME	0.29	0.30	0.23	0.26	0.29	0.49
7) SALARIES AND BENEFITS	2.56	1.92	1.75	1.63	1.60	1.59
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.69	0.55	0.47	0.51	0.55	0.71
9) LOAN LOSS PROVISION	0.55	0.49	0.34	0.36	0.28	0.21
10) OTHER NON-INTEREST EXPENSE	2.43	1.54	1.24	1.08	0.98	0.87
11) LESS F.T.E. ADJUSTMENT	0.22	0.51	0.45	0.58	0.62	0.54
12) TAX PROVISION	0.28	0.36	0.63	0.34	0.14	0.15
13) RETURN ON ASSETS--OPERATING INCOME	1.34	1.16	1.42	1.17	1.09	0.82
14) RETURN ON ASSETS--NET INCOME	1.34	1.28	1.46	1.18	1.10	0.82
15) RETURN ON EQUITY--NET INCOME	3.92	11.70	16.38	14.55	15.82	13.32
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.25	14.83	14.28	14.14	14.11	14.14
17) BREAK EVEN YIELD	15.41	13.06	11.78	11.93	12.00	12.35
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.30	11.64	11.55	11.10	11.14	10.32
19) YIELD ON LOANS	16.94	15.17	14.51	14.71	14.96	15.39
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.10	0.69	0.52	0.60	0.30	0.30
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.47	1.04	0.60	0.60	0.52	0.44
22) RATE ON TIME AND SAVINGS	11.91	11.00	10.77	11.20	11.23	10.48
23) RATE ON TOTAL INTEREST FUNDS	11.46	10.91	10.75	11.33	11.24	11.42
24) INTEREST EXPENSE % EARNING ASSETS	6.49	8.30	8.47	8.71	8.71	9.45
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	17.60	24.74	30.98	22.49	11.72	16.63
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	18.91	33.26	34.82	32.76	29.36
27) CAPITAL FORMATION RATIO	3.92	10.58	12.05	9.43	12.37	9.20
28) EQUITY CAPITAL AS % OF ASSETS	16.64	8.79	7.93	7.69	6.74	6.15
Productivity						
29) EARNING ASSETS AS % OF ASSETS	83.56	83.16	86.48	86.89	87.60	85.65
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.77	11.20	9.57	8.82	8.40	9.69
31) NON-INT. INCOME % NON-INT. EXPENSE	11.03	19.66	22.85	20.80	21.06	29.67
32) PERSONNEL EXPENSE PER EMPLOYEE	4496	14333	14875	15000	15622	4768
33) EMPLOYEES PER MILLION ASSETS	1.79	1.20	1.18	1.15	1.09	1.08
34) NON-INTEREST INCOME AS % OF SALARIES	26.15	41.12	46.53	42.34	41.94	58.50
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	22.05	23.05	22.78	26.41	29.32	26.94
36) FED. FUNDS SOLD	29.45	11.55	9.69	7.10	5.50	14.49
37) TOTAL LOANS	47.41	64.06	63.05	63.71	63.90	57.84
38) RESERVE FOR LOAN LOSS	0.51	0.58	0.60	0.57	0.59	0.69
39) REAL ESTATE LOANS--RESIDENTIAL	1.40	6.87	5.65	6.37	6.50	4.45
40) REAL ESTATE LOANS--OTHER	10.66	6.85	8.05	8.19	8.96	11.26
41) COMMERCIAL AND INDUSTRIAL LOANS	16.87	21.62	18.97	24.25	21.73	21.84
42) PERSONAL LOANS	4.25	9.97	12.17	10.17	19.25	17.66
43) AGRIC./ LEASE FIN./ OTHER LOANS	5.07	8.24	9.48	6.44	6.00	3.30
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	22.23	24.06	25.25	23.75	26.36	23.75
45) PUBLIC FUNDS DEMAND DEPOSITS	0.81	4.39	3.03	2.63	1.91	0.82
46) TOTAL DEMAND DEPOSITS*	23.11	29.87	28.17	28.20	30.65	24.57
47) SAVINGS DEPOSITS IPC*	4.79	10.56	13.03	11.81	9.50	16.62
48) TIME DEPOSITS IPC*	28.74	38.08	38.93	39.45	38.36	36.67
49) PUBLIC TIME & SAVINGS DEPOSITS	25.96	22.54	20.33	19.36	21.54	11.70
50) TOTAL TIME & SAVINGS DEPOSITS	61.24	73.83	75.55	76.56	70.92	65.01
51) MEMO: MONEY MARKET CD'S	12.95	18.64	20.01	22.12	17.78	17.60
52) MEMO: TIME DEPOSITS OVER 100M	29.71	30.80	25.06	28.94	28.21	19.23
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	95.37	104.87	102.58	101.45	100.39	89.59
55) BORROWINGS	2.35	2.84	0.77	1.31	4.22	17.45
56) NET LARGE LIABILITIES	10.37	20.13	15.20	19.23	12.96	12.22
57) NON-RATE ASSET/LIABILITY GAP	38.45	24.29	23.48	22.01	24.75	17.52
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	52.94	5.05	19.43	5.05	24.65	1.62
59) NET INCOME--1 YR.	52.94	5.67	19.43	-0.67	27.92	1.62
60) AVERAGE ASSETS--1 YR.	90.84	21.47	19.55	13.75	21.62	17.19
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	151.61	136.34	124.47	103.53	94.07	128.54
62) NET INCOME--5 YRS.	95.00	142.83	121.80	81.29	75.95	184.81
63) AVERAGE ASSETS--5 YRS.	4.70	58.64	62.10	64.48	58.60	54.43

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 NEW YORK BASED ON 210 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.29	11.00	11.60	12.40	13.76
2) INTEREST EXPENSE	9.53	7.28	6.51	5.56	4.22
3) NET INTEREST MARGIN	2.69	4.46	5.08	6.02	6.91
4) TRUST INCOME	0.02	0.05	0.12	0.22	0.59
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.13	0.21	0.30	0.41
6) OTHER NON-INTEREST INCOME	0.08	0.12	0.17	0.30	0.54
7) SALARIES AND BENEFITS	2.49	2.07	1.72	1.42	1.08
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.92	0.67	0.50	0.37	0.26
9) LOAN LOSS PROVISION	0.69	0.37	0.21	0.14	0.07
10) OTHER NON-INTEREST EXPENSE	1.52	1.30	0.96	0.72	0.51
11) LESS F.T.E. ADJUSTMENT	0.17	0.31	0.55	0.81	1.01
12) TAX PROVISION	1.06	0.59	0.28	0.13	0.04
13) RETURN ON ASSETS--OPERATING INCOME	0.43	0.69	1.05	1.44	1.89
14) RETURN ON ASSETS--NET INCOME	0.38	0.69	1.03	1.36	1.78
15) RETURN ON EQUITY--NET INCOME	5.21	9.86	12.15	14.64	18.35
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.93	12.54	13.37	14.72	15.99
17) BREAK EVEN YIELD	14.60	12.52	10.86	10.03	9.13
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.63	10.58	11.52	12.41	13.65
19) YIELD ON LOANS	11.62	12.35	13.16	14.77	16.52
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.44	0.67	0.41	0.22	0.11
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.20	0.68	0.44	0.27	0.16
22) RATE ON TIME AND SAVINGS	7.59	8.58	9.25	10.85	13.32
23) RATE ON TOTAL INTEREST FUNDS	8.01	8.83	9.58	11.75	14.25
24) INTEREST EXPENSE % EARNING ASSETS	11.82	8.59	7.42	6.30	4.95
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	5.18	12.93	24.02	34.72	46.58
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.38	22.03	33.10	46.77	75.47
27) CAPITAL FORMATION RATIO	2.19	4.97	8.13	11.61	15.00
28) EQUITY CAPITAL AS % OF ASSETS	5.04	6.65	8.13	10.08	13.86
Productivity					
29) EARNING ASSETS AS % OF ASSETS	75.79	82.65	87.71	90.28	92.01
30) CASH & DUE (NON-INT.) AS % OF ASSETS	16.67	12.19	8.80	6.48	5.13
31) NON-INT. INCOME % NON-INT. EXPENSE	8.19	10.93	14.76	20.82	32.65
32) PERSONNEL EXPENSE PER EMPLOYEE	22361	19000	16400	15000	13524
33) EMPLOYEES PER MILLION ASSETS	1.58	1.27	1.06	0.82	0.49
34) NON-INTEREST INCOME AS % OF SALARIES	15.23	20.57	27.24	38.65	70.48
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	16.06	23.75	30.59	37.70	46.83
36) FED. FUNDS SOLD	1.06	2.27	5.03	11.09	19.63
37) TOTAL LOANS	42.25	53.11	61.15	67.37	75.62
38) RESERVE FOR LOAN LOSS	0.29	0.46	0.61	0.83	1.07
39) REAL ESTATE LOANS--RESIDENTIAL	1.57	8.07	14.29	19.94	24.37
40) REAL ESTATE LOANS--OTHER	1.33	3.05	5.54	8.27	12.41
41) COMMERCIAL AND INDUSTRIAL LOANS	4.73	8.23	13.96	19.84	28.68
42) PERSONAL LOANS	2.17	7.20	12.57	18.15	24.68
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.96	4.89	10.39	17.93	28.82
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	12.79	16.88	23.11	31.28	42.12
45) PUBLIC FUNDS DEMAND DEPOSITS	0.24	1.04	2.07	3.51	5.84
46) TOTAL DEMAND DEPOSITS*	15.34	20.69	25.66	35.15	45.61
47) SAVINGS DEPOSITS IPC*	3.91	14.59	26.44	33.25	37.99
48) TIME DEPOSITS IPC*	16.39	26.40	34.02	42.69	50.97
49) PUBLIC TIME & SAVINGS DEPOSITS	1.67	3.34	6.87	10.29	13.58
50) TOTAL TIME & SAVINGS DEPOSITS	33.36	59.14	69.65	77.91	85.93
51) MEMO: MONEY MARKET CD'S	3.60	10.26	17.26	21.52	26.43
52) MEMO: TIME DEPOSITS OVER 100M	3.37	6.23	10.55	17.50	26.65
53) FOREIGN DEPOSITS	1.53	17.23	37.80	54.09	63.50
54) TOTAL DEPOSITS (FGN.& DOM.)	87.61	94.06	98.46	104.01	113.38
55) BORROWINGS	0.26	0.73	3.21	9.92	18.67
56) NET LARGE LIABILITIES	0.00	0.00	3.53	14.19	29.76
57) NON-RATE ASSET/LIABILITY GAP	9.49	16.39	24.27	30.36	40.76
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-10.90	6.50	21.29	50.27	131.52
59) NET INCOME--1 YR.	-20.82	6.48	20.78	43.95	171.87
60) AVERAGE ASSETS--1 YR.	-0.87	5.64	11.09	19.23	44.40
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-2.98	40.59	91.86	213.20	N/A
62) NET INCOME--5 YRS.	-12.50	35.52	82.21	212.73	N/A
63) AVERAGE ASSETS--5 YRS.	9.97	18.30	33.92	55.02	133.44

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 210 BANKS IN NEW YORK

Resource Class —	1	2	3	4	5	6
Size in Millions —	Under $10	$10-25	$25-50	$50-100	$100-500	Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.99	11.14	11.61	11.60	11.58	12.35
2) INTEREST EXPENSE	4.33	5.63	6.42	6.57	6.55	9.57
3) NET INTEREST MARGIN	6.62	5.38	5.23	5.06	5.02	2.72
4) TRUST INCOME	0.00	22.76	0.02	0.17	0.14	0.12
5) SERVICE CHARGES ON DEPOSITS*	0.18	0.16	0.22	0.26	0.23	0.09
6) OTHER NON-INTEREST INCOME	0.16	0.18	0.13	0.14	0.17	0.32
7) SALARIES AND BENEFITS	2.17	1.83	1.75	1.73	1.83	1.35
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.41	0.50	0.51	0.53	0.58	0.41
9) LOAN LOSS PROVISION	0.21	0.26	0.19	0.23	0.21	0.20
10) OTHER NON-INTEREST EXPENSE	1.10	1.03	1.00	1.08	1.00	0.72
11) LESS F.T.E. ADJUSTMENT	0.33	0.53	0.67	0.67	0.66	0.32
12) TAX PROVISION	0.66	0.49	0.26	0.33	0.24	0.21
13) RETURN ON ASSETS--OPERATING INCOME	1.78	1.28	1.07	1.06	1.05	0.57
14) RETURN ON ASSETS--NET INCOME	1.59	1.28	1.08	1.01	1.00	0.54
15) RETURN ON EQUITY--NET INCOME	14.63	12.98	11.90	12.21	12.10	11.04
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.55	12.63	13.28	13.58	13.20	15.37
17) BREAK EVEN YIELD	9.97	10.17	10.80	11.07	10.80	14.19
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.95	10.18	11.85	11.53	11.52	11.81
19) YIELD ON LOANS	12.31	12.24	12.72	13.14	13.41	15.67
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.38	0.44	0.37	0.44	0.40	0.40
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.41	0.52	0.45	0.43	0.40	0.43
22) RATE ON TIME AND SAVINGS	7.28	8.74	9.08	9.29	9.44	12.38
23) RATE ON TOTAL INTEREST FUNDS	7.25	8.80	9.21	9.84	10.10	13.26
24) INTEREST EXPENSE % EARNING ASSETS	4.97	6.35	7.32	7.49	7.42	11.96
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	22.94	26.99	19.23	23.43	23.14	28.07
26) CASH DIVIDEND AS % OF OPERATING INCOME	20.87	28.23	30.24	33.98	42.09	47.28
27) CAPITAL FORMATION RATIO	11.62	8.97	8.26	6.87	9.01	5.62
28) EQUITY CAPITAL AS % OF ASSETS	12.48	9.21	8.75	7.89	7.93	5.24
Productivity						
29) EARNING ASSETS AS % OF ASSETS	87.30	88.99	88.90	86.37	88.39	85.64
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.80	7.91	8.39	8.59	8.49	9.43
31) NON-INT. INCOME % NON-INT. EXPENSE	9.80	13.13	13.07	14.16	16.37	25.99
32) PERSONNEL EXPENSE PER EMPLOYEE	15287	17447	15323	15436	16539	19758
33) EMPLOYEES PER MILLION ASSETS	1.26	1.02	1.10	1.06	1.08	0.64
34) NON-INTEREST INCOME AS % OF SALARIES	15.96	23.75	24.71	28.27	31.34	52.22
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	27.80	30.28	32.19	30.16	31.33	33.07
36) FED. FUNDS SOLD	11.83	9.82	5.38	6.76	4.51	2.51
37) TOTAL LOANS	56.06	60.37	61.20	61.15	62.74	63.34
38) RESERVE FOR LOAN LOSS	0.55	0.50	0.62	0.63	0.62	0.61
39) REAL ESTATE LOANS--RESIDENTIAL	17.76	18.13	18.10	11.91	13.89	2.99
40) REAL ESTATE LOANS--OTHER	3.51	5.02	5.49	7.10	7.22	3.87
41) COMMERCIAL AND INDUSTRIAL LOANS	7.12	7.91	12.03	16.65	17.36	18.02
42) PERSONAL LOANS	14.04	12.58	11.30	13.21	17.41	4.73
43) AGRIC./ LEASE FIN./ OTHER LOANS	15.14	13.28	11.10	10.07	2.05	24.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	24.34	21.20	19.78	27.02	23.73	22.08
45) PUBLIC FUNDS DEMAND DEPOSITS	5.30	2.58	2.48	2.08	2.02	0.82
46) TOTAL DEMAND DEPOSITS*	29.74	24.39	22.59	29.56	27.26	23.11
47) SAVINGS DEPOSITS IPC*	33.88	32.57	29.76	26.95	23.27	5.47
48) TIME DEPOSITS IPC*	25.76	33.02	39.21	40.18	34.22	29.27
49) PUBLIC TIME & SAVINGS DEPOSITS	9.65	8.13	7.14	5.24	7.18	2.44
50) TOTAL TIME & SAVINGS DEPOSITS	69.73	74.01	77.14	72.77	67.90	38.62
51) MEMO: MONEY MARKET CD'S	14.42	18.97	20.88	19.64	16.51	4.86
52) MEMO: TIME DEPOSITS OVER 100M	7.22	7.65	7.76	9.85	11.52	15.87
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	25.07	37.91
54) TOTAL DEPOSITS (FGN.& DOM.)	99.43	100.11	101.66	102.03	97.89	92.87
55) BORROWINGS	0.88	1.07	0.65	2.22	4.07	11.15
56) NET LARGE LIABILITIES	0.00	2.12	3.26	4.34	0.00	29.28
57) NON-RATE ASSET/LIABILITY GAP	28.25	25.16	22.35	22.06	25.43	16.15
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	51.16	19.18	15.36	24.45	25.70	19.26
59) NET INCOME--1 YR.	41.08	23.00	12.08	25.25	25.32	19.68
60) AVERAGE ASSETS--1 YR.	9.71	13.37	11.08	11.26	10.38	11.74
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	153.34	77.57	86.25	78.75	72.95	108.30
62) NET INCOME--5 YRS.	122.02	78.52	80.03	72.29	70.71	96.32
63) AVERAGE ASSETS--5 YRS.	20.82	28.93	31.47	26.18	33.77	53.43

* DOMESTIC ONLY

North Carolina

PROFIT DISTRIBUTION PROFILE 1981 NORTH CAROLINA BASED ON 71 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.82	11.46	11.92	12.46	12.87
2) INTEREST EXPENSE	8.06	7.47	6.94	6.03	5.42
3) NET INTEREST MARGIN	3.93	4.38	5.01	5.89	6.60
4) TRUST INCOME	0.03	0.05	0.15	0.21	0.36
5) SERVICE CHARGES ON DEPOSITS*	0.18	0.26	0.39	0.60	0.74
6) OTHER NON-INTEREST INCOME	0.12	0.24	0.31	0.50	0.98
7) SALARIES AND BENEFITS	2.88	2.51	2.04	1.68	1.24
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.85	0.70	0.57	0.38	0.25
9) LOAN LOSS PROVISION	0.46	0.30	0.19	0.12	0.06
10) OTHER NON-INTEREST EXPENSE	1.87	1.47	1.12	0.82	0.70
11) LESS F.T.E. ADJUSTMENT	0.27	0.43	0.59	0.81	1.09
12) TAX PROVISION	0.62	0.51	0.23	0.05	0.01
13) RETURN ON ASSETS--OPERATING INCOME	0.40	0.80	1.08	1.40	1.77
14) RETURN ON ASSETS--NET INCOME	0.46	0.72	1.03	1.39	1.65
15) RETURN ON EQUITY--NET INCOME	5.41	9.38	11.33	14.12	16.50
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.37	12.80	13.46	14.12	15.26
17) BREAK EVEN YIELD	13.50	12.21	11.17	10.66	9.81
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.92	10.66	11.14	11.98	13.37
19) YIELD ON LOANS	13.04	13.86	14.67	15.12	15.72
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.87	0.44	0.27	0.13	0.05
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.18	0.54	0.39	0.20	0.11
22) RATE ON TIME AND SAVINGS	9.12	9.60	9.98	10.81	11.52
23) RATE ON TOTAL INTEREST FUNDS	9.26	9.77	10.24	11.14	12.32
24) INTEREST EXPENSE % EARNING ASSETS	9.17	8.40	7.87	6.88	6.14
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	3.12	6.25	18.56	25.72	33.66
26) CASH DIVIDEND AS % OF OPERATING INCOME	9.02	17.71	25.11	32.91	55.63
27) CAPITAL FORMATION RATIO	2.18	6.53	8.63	10.69	14.36
28) EQUITY CAPITAL AS % OF ASSETS	5.87	7.37	9.57	11.11	13.26
Productivity					
29) EARNING ASSETS AS % OF ASSETS	83.44	85.70	87.77	89.73	91.78
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.11	9.36	7.46	5.71	4.66
31) NON-INT. INCOME % NON-INT. EXPENSE	13.53	17.70	22.77	27.70	36.27
32) PERSONNEL EXPENSE PER EMPLOYEE	17872	16355	14946	13194	12151
33) EMPLOYEES PER MILLION ASSETS	2.02	1.74	1.41	1.07	0.82
34) NON-INTEREST INCOME AS % OF SALARIES	22.78	32.93	41.79	53.08	66.43
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	23.11	29.50	36.93	44.17	50.37
36) FED. FUNDS SOLD	1.06	2.04	4.99	7.97	11.77
37) TOTAL LOANS	41.76	49.81	57.00	65.94	70.93
38) RESERVE FOR LOAN LOSS	0.33	0.46	0.60	0.72	0.86
39) REAL ESTATE LOANS--RESIDENTIAL	2.41	4.55	6.40	8.89	12.90
40) REAL ESTATE LOANS--OTHER	1.16	5.55	7.46	12.36	14.74
41) COMMERCIAL AND INDUSTRIAL LOANS	5.29	8.58	13.58	21.20	25.71
42) PERSONAL LOANS	9.03	11.55	16.39	22.11	27.57
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.34	4.52	8.40	11.11	17.57
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	17.34	21.02	25.87	29.65	33.82
45) PUBLIC FUNDS DEMAND DEPOSITS	0.21	0.62	1.36	1.99	3.33
46) TOTAL DEMAND DEPOSITS*	18.82	21.86	27.27	31.09	38.50
47) SAVINGS DEPOSITS IPC*	11.94	17.48	20.21	24.42	27.82
48) TIME DEPOSITS IPC*	29.21	35.10	43.79	48.46	55.50
49) PUBLIC TIME & SAVINGS DEPOSITS	1.89	2.74	4.52	7.39	13.90
50) TOTAL TIME & SAVINGS DEPOSITS	52.53	65.13	70.55	76.12	79.73
51) MEMO: MONEY MARKET CD'S	12.89	16.73	24.09	28.91	34.82
52) MEMO: TIME DEPOSITS OVER 100	2.12	5.21	8.19	14.34	22.91
53) FOREIGN DEPOSITS		12.43	14.00	26.73	
54) TOTAL DEPOSITS (FGN.& DOM.)	90.21	94.14	98.37	100.40	102.91
55) BORROWINGS	0.19	0.47	2.25	7.89	12.15
56) NET LARGE LIABILITIES	0.00	0.00	2.24	14.24	25.68
57) NON-RATE ASSET/LIABILITY GAP	17.10	20.65	25.22	30.42	38.37
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-34.82	-5.98	11.84	24.79	71.34
59) NET INCOME--1 YR.	-28.39	-9.48	7.50	22.19	65.90
60) AVERAGE ASSETS--1 YR.	3.48	8.38	15.30	21.92	37.10
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-20.16	24.22	76.10	129.58	219.47
62) NET INCOME--5 YRS.	-27.95	20.21	56.55	106.82	218.65
63) AVERAGE ASSETS--5 YRS.	23.60	34.73	47.17	59.69	86.17

* DOMESTIC ONLY

Bank Administration Institute

North Carolina

MEDIANS BY RESOURCE CLASS FOR 71 BANKS IN NORTH CAROLINA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.64	11.70	11.99	11.73	12.01	12.36
2) INTEREST EXPENSE	6.56	6.13	7.13	6.94	6.92	7.35
3) NET INTEREST MARGIN	5.04	5.46	4.94	5.05	5.02	4.91
4) TRUST INCOME	0.00	0.00	0.17	0.05	0.10	0.16
5) SERVICE CHARGES ON DEPOSITS*	0.38	0.44	0.31	0.43	0.55	0.29
6) OTHER NON-INTEREST INCOME	0.36	0.29	0.31	0.28	0.26	0.55
7) SALARIES AND BENEFITS	2.69	1.72	1.95	1.97	1.99	2.56
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.66	0.53	0.56	0.53	0.59	0.72
9) LOAN LOSS PROVISION	0.64	0.20	0.18	0.16	0.19	0.19
10) OTHER NON-INTEREST EXPENSE	1.55	1.08	1.15	1.03	1.01	1.19
11) LESS F.T.E. ADJUSTMENT	0.19	0.64	0.63	0.80	0.57	0.56
12) TAX PROVISION	0.24	0.33	0.32	0.12	0.09	0.23
13) RETURN ON ASSETS--OPERATING INCOME	0.56	1.18	1.20	1.12	0.99	0.97
14) RETURN ON ASSETS--NET INCOME	0.56	1.41	1.17	1.01	0.98	0.69
15) RETURN ON EQUITY--NET INCOME	4.25	12.26	11.47	11.13	14.24	11.99
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.23	13.32	13.46	13.34	13.75	14.59
17) BREAK EVEN YIELD	12.04	11.19	10.92	10.80	11.32	12.62
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.55	11.14	11.10	11.31	10.98	11.45
19) YIELD ON LOANS	13.91	14.30	14.59	14.64	15.04	15.37
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.35	0.26	0.24	0.27	0.25	0.29
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.04	0.42	0.39	0.33	0.34	0.41
22) RATE ON TIME AND SAVINGS	10.12	9.97	9.98	9.93	9.99	10.39
23) RATE ON TOTAL INTEREST FUNDS	10.14	9.98	10.18	10.51	10.23	11.22
24) INTEREST EXPENSE % EARNING ASSETS	7.67	6.92	8.01	7.75	7.83	8.64
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	13.72	20.51	22.27	4.46	6.45	18.08
26) CASH DIVIDEND AS % OF OPERATING INCOME	62.03	18.90	17.81	25.45	31.50	27.07
27) CAPITAL FORMATION RATIO	1.30	9.98	8.79	7.48	9.40	7.81
28) EQUITY CAPITAL AS % OF ASSETS	11.54	10.91	9.69	9.96	7.61	6.11
Productivity						
29) EARNING ASSETS AS % OF ASSETS	86.10	86.86	89.11	88.54	87.88	85.50
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.14	9.18	6.39	6.93	7.00	7.89
31) NON-INT. INCOME % NON-INT. EXPENSE	19.39	18.83	24.58	21.78	22.62	27.97
32) PERSONNEL EXPENSE PER EMPLOYEE	13678	13073	15000	15669	14611	15962
33) EMPLOYEES PER MILLION ASSETS	1.94	1.28	1.23	1.28	1.41	1.61
34) NON-INTEREST INCOME AS % OF SALARIES	33.70	37.44	43.39	39.00	41.19	54.12
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	28.00	40.67	39.49	44.08	39.38	31.51
36) FED. FUNDS SOLD	7.72	7.97	4.76	2.52	2.17	3.40
37) TOTAL LOANS	63.44	50.11	56.14	51.32	55.61	64.53
38) RESERVE FOR LOAN LOSS	0.60	0.54	0.60	0.50	0.56	0.71
39) REAL ESTATE LOANS--RESIDENTIAL	6.74	7.10	5.91	6.02	7.09	6.10
40) REAL ESTATE LOANS--OTHER	7.42	5.03	10.05	7.49	7.36	9.09
41) COMMERCIAL AND INDUSTRIAL LOANS	8.81	12.42	13.62	9.85	23.56	16.47
42) PERSONAL LOANS	12.64	14.61	14.60	14.73	17.02	20.15
43) AGRIC./ LEASE FIN./ OTHER LOANS	17.01	9.40	7.14	7.85	4.58	8.40
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	26.21	25.05	22.94	26.97	26.31	25.84
45) PUBLIC FUNDS DEMAND DEPOSITS	0.78	1.99	1.37	0.89	1.20	1.52
46) TOTAL DEMAND DEPOSITS*	27.22	27.06	23.36	28.15	27.79	28.35
47) SAVINGS DEPOSITS IPC*	18.21	18.85	20.23	20.85	21.06	19.66
48) TIME DEPOSITS IPC*	38.56	41.72	44.24	42.72	45.10	41.19
49) PUBLIC TIME & SAVINGS DEPOSITS	4.61	5.18	5.99	3.77	3.77	3.05
50) TOTAL TIME & SAVINGS DEPOSITS	72.65	68.28	72.87	70.45	70.01	69.64
51) MEMO: MONEY MARKET CD'S	27.33	22.47	24.38	21.96	25.35	22.60
52) MEMO: TIME DEPOSITS OVER 100M	9.25	8.16	7.45	7.77	6.76	9.07
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	14.00
54) TOTAL DEPOSITS (FGN.& DOM.)	99.20	101.15	98.41	94.13	97.53	98.61
55) BORROWINGS	0.31	0.66	0.80	3.42	5.21	8.38
56) NET LARGE LIABILITIES	2.14	1.66	0.00	6.92	0.52	6.98
57) NON-RATE ASSET/LIABILITY GAP	27.27	25.22	25.36	26.35	24.77	19.47
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	0.01	24.22	5.44	7.37	8.80	19.27
59) NET INCOME--1 YR.	19.09	10.09	5.19	3.35	10.85	1.75
60) AVERAGE ASSETS--1 YR.	7.44	15.21	16.42	12.61	15.43	16.10
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-29.90	76.20	95.23	23.27	75.66	135.02
62) NET INCOME--5 YRS.	-29.90	56.97	57.29	21.02	73.20	56.32
63) AVERAGE ASSETS--5 YRS.	31.02	43.34	51.56	39.62	45.41	53.46

* DOMESTIC ONLY

North Dakota

PROFIT DISTRIBUTION PROFILE 1981 NORTH DAKOTA BASED ON 174 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.19	11.65	12.25	12.66	13.16
2) INTEREST EXPENSE	8.28	7.73	7.26	6.59	5.75
3) NET INTEREST MARGIN	3.99	4.49	4.98	5.66	6.40
4) TRUST INCOME	0.01	0.02	0.11	0.35	0.43
5) SERVICE CHARGES ON DEPOSITS*	0.05	0.08	0.16	0.28	0.39
6) OTHER NON-INTEREST INCOME	0.05	0.10	0.18	0.38	0.56
7) SALARIES AND BENEFITS	2.31	1.83	1.53	1.27	1.10
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.63	0.49	0.32	0.24	0.16
9) LOAN LOSS PROVISION	0.41	0.26	0.11	0.05	0.02
10) OTHER NON-INTEREST EXPENSE	1.40	1.01	0.82	0.66	0.52
11) LESS F.T.E. ADJUSTMENT	0.18	0.40	0.58	0.76	0.99
12) TAX PROVISION	0.97	0.67	0.38	0.17	0.10
13) RETURN ON ASSETS--OPERATING INCOME	0.82	1.15	1.44	1.85	2.32
14) RETURN ON ASSETS--NET INCOME	0.73	1.08	1.40	1.73	2.10
15) RETURN ON EQUITY--NET INCOME	8.35	12.42	15.39	18.37	22.84
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.04	12.60	13.55	14.37	15.22
17) BREAK EVEN YIELD	12.78	11.63	10.75	9.77	9.10
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.38	10.18	11.03	11.75	12.34
19) YIELD ON LOANS	13.16	13.84	14.54	15.16	15.78
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.86	0.38	0.13	0.02	-0.07
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.83	0.52	0.23	0.10	0.04
22) RATE ON TIME AND SAVINGS	8.57	9.19	9.89	10.47	10.92
23) RATE ON TOTAL INTEREST FUNDS	8.57	9.21	9.97	10.59	11.37
24) INTEREST EXPENSE % EARNING ASSETS	9.47	8.71	8.01	7.08	6.20
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	6.26	11.94	21.57	32.48	37.01
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.06	15.71	28.86	46.66	65.78
27) CAPITAL FORMATION RATIO	3.38	6.96	10.30	13.73	17.16
28) EQUITY CAPITAL AS % OF ASSETS	6.85	7.52	8.72	9.96	12.58
Productivity					
29) EARNING ASSETS AS % OF ASSETS	83.59	88.55	90.99	93.51	94.98
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.63	7.67	5.67	4.49	3.64
31) NON-INT. INCOME % NON-INT. EXPENSE	6.47	10.00	14.28	20.76	29.58
32) PERSONNEL EXPENSE PER EMPLOYEE	26800	23030	19285	17391	15714
33) EMPLOYEES PER MILLION ASSETS	1.05	0.87	0.72	0.62	0.53
34) NON-INTEREST INCOME AS % OF SALARIES	10.40	17.19	25.25	39.52	56.97
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	23.21	30.00	35.02	47.36	55.21
36) FED. FUNDS SOLD	1.77	3.03	5.75	8.88	14.59
37) TOTAL LOANS	34.94	46.35	56.73	63.68	70.34
38) RESERVE FOR LOAN LOSS	0.26	0.39	0.54	0.68	0.79
39) REAL ESTATE LOANS--RESIDENTIAL	1.54	2.92	5.06	8.16	12.18
40) REAL ESTATE LOANS--OTHER	1.75	3.26	5.32	8.29	10.91
41) COMMERCIAL AND INDUSTRIAL LOANS	3.25	6.06	10.58	16.11	23.41
42) PERSONAL LOANS	2.45	3.54	5.26	8.33	12.40
43) AGRIC./ LEASE FIN./ OTHER LOANS	10.38	15.37	23.23	32.05	39.81
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	12.19	14.14	16.66	21.48	25.99
45) PUBLIC FUNDS DEMAND DEPOSITS	0.46	0.71	1.10	1.77	2.54
46) TOTAL DEMAND DEPOSITS*	13.04	15.52	17.87	23.41	28.04
47) SAVINGS DEPOSITS IPC*	13.54	16.78	19.37	21.71	24.30
48) TIME DEPOSITS IPC*	39.54	47.43	54.27	58.38	61.92
49) PUBLIC TIME & SAVINGS DEPOSITS	1.98	3.15	4.53	6.87	9.90
50) TOTAL TIME & SAVINGS DEPOSITS	67.25	73.76	78.22	82.60	85.60
51) MEMO: MONEY MARKET CD'S	21.39	25.36	29.60	33.39	37.38
52) MEMO: TIME DEPOSITS OVER 100M	1.05	2.02	4.13	8.05	13.81
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	90.48	94.57	97.08	100.17	104.76
55) BORROWINGS	0.14	0.50	1.41	3.48	8.98
56) NET LARGE LIABILITIES	0.00	0.00	0.00	4.91	11.64
57) NON-RATE ASSET/LIABILITY GAP	13.06	16.17	20.26	24.51	29.95
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-25.99	-5.11	20.00	38.23	93.73
59) NET INCOME--1 YR.	-29.32	-6.60	12.68	36.23	87.15
60) AVERAGE ASSETS--1 YR.	9.06	13.91	18.39	23.26	38.18
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	11.22	61.90	107.00	181.81	280.00
62) NET INCOME--5 YRS.	6.33	47.82	87.81	179.15	275.64
63) AVERAGE ASSETS--5 YRS.	26.97	41.10	46.95	64.45	82.93

* DOMESTIC ONLY

Bank Administration Institute

North Dakota

MEDIANS BY RESOURCE CLASS FOR 174 BANKS IN NORTH DAKOTA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.91	12.20	12.34	12.37	12.26	0.00
2) INTEREST EXPENSE	6.22	7.20	7.39	7.78	7.56	0.00
3) NET INTEREST MARGIN	5.34	5.13	4.98	4.46	4.53	0.00
4) TRUST INCOME	0.00	0.00	0.16	0.06	0.20	0.00
5) SERVICE CHARGES ON DEPOSITS*	0.15	0.14	0.13	0.28	0.24	0.00
6) OTHER NON-INTEREST INCOME	0.15	0.16	0.18	0.24	0.21	0.00
7) SALARIES AND BENEFITS	2.15	1.53	1.39	1.36	1.42	0.00
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.52	0.30	0.28	0.28	0.33	0.00
9) LOAN LOSS PROVISION	0.10	0.10	0.10	0.15	0.23	0.00
10) OTHER NON-INTEREST EXPENSE	0.98	0.80	0.73	0.84	0.93	0.00
11) LESS F.T.E. ADJUSTMENT	0.27	0.58	0.67	0.57	0.54	0.00
12) TAX PROVISION	0.31	0.35	0.48	0.51	0.27	0.00
13) RETURN ON ASSETS--OPERATING INCOME	1.47	1.54	1.49	1.18	1.00	0.00
14) RETURN ON ASSETS--NET INCOME	1.47	1.52	1.35	1.18	0.96	0.00
15) RETURN ON EQUITY--NET INCOME	14.15	16.65	15.25	15.55	12.01	0.00
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.20	13.43	13.76	13.92	14.05	0.00
17) BREAK EVEN YIELD	10.43	10.67	10.68	11.28	11.99	0.00
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.43	10.89	11.34	11.54	11.72	0.00
19) YIELD ON LOANS	14.50	14.67	14.42	14.30	14.39	0.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.12	0.08	0.08	0.24	0.37	0.00
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.24	0.20	0.19	0.30	0.41	0.00
22) RATE ON TIME AND SAVINGS	9.06	9.74	10.11	10.41	10.70	0.00
23) RATE ON TOTAL INTEREST FUNDS	9.10	9.81	10.35	10.55	11.19	0.00
24) INTEREST EXPENSE % EARNING ASSETS	6.80	7.87	8.17	8.81	8.93	0.00
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	18.57	19.46	26.25	30.98	24.75	0.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	25.62	26.94	26.63	38.67	42.72	0.00
27) CAPITAL FORMATION RATIO	8.82	12.16	10.00	9.36	6.80	0.00
28) EQUITY CAPITAL AS % OF ASSETS	10.46	8.91	8.37	7.43	7.04	0.00
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.80	92.11	90.90	88.78	83.44	0.00
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.79	4.86	6.03	7.12	12.31	0.00
31) NON-INT. INCOME % NON-INT. EXPENSE	12.21	13.07	16.05	21.13	21.14	0.00
32) PERSONNEL EXPENSE PER EMPLOYEE	21338	20000	19687	17900	17931	0
33) EMPLOYEES PER MILLION ASSETS	0.86	0.69	0.66	0.79	0.84	0.00
34) NON-INTEREST INCOME AS % OF SALARIES	21.21	23.00	27.67	39.68	39.47	0.00
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	40.75	36.95	33.69	31.51	27.51	0.00
36) FED. FUNDS SOLD	8.54	6.19	4.12	3.47	4.37	0.00
37) TOTAL LOANS	50.14	55.21	59.00	63.80	67.93	0.00
38) RESERVE FOR LOAN LOSS	0.43	0.52	0.57	0.60	0.65	0.00
39) REAL ESTATE LOANS--RESIDENTIAL	3.70	4.10	6.29	7.86	12.18	0.00
40) REAL ESTATE LOANS--OTHER	3.47	4.69	6.48	7.10	7.81	0.00
41) COMMERCIAL AND INDUSTRIAL LOANS	6.06	8.58	12.14	16.42	22.55	0.00
42) PERSONAL LOANS	4.70	4.56	5.71	7.80	11.52	0.00
43) AGRIC./ LEASE FIN./ OTHER LOANS	17.93	26.98	23.11	19.12	7.23	0.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	18.16	15.73	15.88	16.86	24.14	0.00
45) PUBLIC FUNDS DEMAND DEPOSITS	1.27	1.11	0.98	1.02	1.77	0.00
46) TOTAL DEMAND DEPOSITS*	20.13	17.18	17.08	17.82	26.12	0.00
47) SAVINGS DEPOSITS IPC*	18.77	19.26	19.78	20.40	17.56	0.00
48) TIME DEPOSITS IPC*	50.87	54.67	55.58	55.67	54.10	0.00
49) PUBLIC TIME & SAVINGS DEPOSITS	4.52	4.29	4.84	5.84	3.77	0.00
50) TOTAL TIME & SAVINGS DEPOSITS	75.18	78.93	81.46	82.09	74.95	0.00
51) MEMO: MONEY MARKET CD'S	27.70	30.81	30.26	29.33	23.40	0.00
52) MEMO: TIME DEPOSITS OVER 100M	2.98	3.55	5.52	7.32	12.01	0.00
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	96.29	96.28	98.17	100.04	101.79	0.00
55) BORROWINGS	0.93	1.34	0.80	1.76	5.43	0.00
56) NET LARGE LIABILITIES	0.00	0.00	0.63	2.45	7.77	0.00
57) NON-RATE ASSET/LIABILITY GAP	24.62	19.77	17.48	14.49	20.39	0.00
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	24.63	21.75	17.63	9.22	19.55	0.00
59) NET INCOME--1 YR.	16.40	18.75	8.75	7.98	8.96	0.00
60) AVERAGE ASSETS--1 YR.	20.18	18.23	17.68	18.51	17.83	0.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	124.32	124.64	98.21	64.26	45.28	0.00
62) NET INCOME--5 YRS.	82.20	109.09	81.31	60.51	26.35	0.00
63) AVERAGE ASSETS--5 YRS.	45.85	46.72	54.13	47.49	44.35	0.00

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 OHIO BASED ON 379 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.47	10.90	11.53	12.01	12.67
2) INTEREST EXPENSE	8.02	7.61	7.13	6.46	5.61
3) NET INTEREST MARGIN	3.30	3.79	4.40	5.18	6.08
4) TRUST INCOME	0.03	0.09	0.16	0.29	0.45
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.14	0.23	0.32	0.44
6) OTHER NON-INTEREST INCOME	0.06	0.10	0.17	0.28	0.41
7) SALARIES AND BENEFITS	2.02	1.72	1.47	1.20	1.02
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.68	0.52	0.38	0.27	0.19
9) LOAN LOSS PROVISION	0.55	0.33	0.20	0.10	0.05
10) OTHER NON-INTEREST EXPENSE	1.50	1.19	0.98	0.82	0.68
11) LESS F.T.E. ADJUSTMENT	0.25	0.43	0.60	0.79	1.02
12) TAX PROVISION	0.69	0.37	0.14	-0.02	-0.21
13) RETURN ON ASSETS--OPERATING INCOME	0.42	0.67	0.98	1.37	1.72
14) RETURN ON ASSETS--NET INCOME	0.42	0.66	0.97	1.34	1.68
15) RETURN ON EQUITY--NET INCOME	5.21	8.29	11.00	13.81	16.81
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.40	12.01	12.77	13.62	14.24
17) BREAK EVEN YIELD	12.38	11.65	10.83	10.03	9.22
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.61	10.20	10.83	11.45	12.30
19) YIELD ON LOANS	11.47	12.07	13.05	14.05	14.98
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.10	0.57	0.32	0.16	0.06
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.01	0.67	0.39	0.21	0.09
22) RATE ON TIME AND SAVINGS	8.32	9.02	9.66	10.15	10.54
23) RATE ON TOTAL INTEREST FUNDS	8.45	9.12	9.84	10.42	10.93
24) INTEREST EXPENSE % EARNING ASSETS	9.03	8.51	7.91	7.06	6.18
Capital Position					
25) EFFECTIVE TAX.RATE--OPERATING INCOME	-28.83	1.20	12.11	26.24	34.47
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.79	19.87	32.76	47.05	68.48
27) CAPITAL FORMATION RATIO	1.28	4.58	7.66	10.07	12.53
28) EQUITY CAPITAL AS % OF ASSETS	6.78	7.62	8.71	10.25	12.30
Productivity					
29) EARNING ASSETS AS % OF ASSETS	84.72	87.83	90.28	92.33	94.06
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.21	8.49	6.59	5.23	4.16
31) NON-INT. INCOME % NON-INT. EXPENSE	8.24	11.85	15.92	20.63	28.29
32) PERSONNEL EXPENSE PER EMPLOYEE	19589	17530	15581	14062	12921
33) EMPLOYEES PER MILLION ASSETS	1.32	1.11	0.93	0.77	0.61
34) NON-INTEREST INCOME AS % OF SALARIES	17.19	22.99	31.48	41.66	54.28
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	22.25	27.72	33.22	39.79	47.44
36) FED. FUNDS SOLD	1.38	2.74	5.27	9.24	15.04
37) TOTAL LOANS	44.67	52.45	59.32	66.39	70.32
38) RESERVE FOR LOAN LOSS	0.30	0.41	0.53	0.66	0.78
39) REAL ESTATE LOANS--RESIDENTIAL	7.60	11.90	17.55	22.41	27.92
40) REAL ESTATE LOANS--OTHER	2.78	4.98	7.67	10.87	14.87
41) COMMERCIAL AND INDUSTRIAL LOANS	2.00	4.19	7.46	12.62	17.71
42) PERSONAL LOANS	7.62	10.30	13.64	18.87	24.82
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.40	3.75	7.55	12.52	18.65
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.93	13.62	16.62	20.99	27.06
45) PUBLIC FUNDS DEMAND DEPOSITS	0.95	1.37	2.05	2.97	4.08
46) TOTAL DEMAND DEPOSITS*	12.82	15.72	19.37	23.95	30.52
47) SAVINGS DEPOSITS IPC*	16.03	19.78	23.60	28.19	34.26
48) TIME DEPOSITS IPC*	35.02	41.27	48.65	54.21	58.40
49) PUBLIC TIME & SAVINGS DEPOSITS	0.56	1.23	2.62	5.16	7.71
50) TOTAL TIME & SAVINGS DEPOSITS	63.79	70.32	76.84	81.40	85.06
51) MEMO: MONEY MARKET CD'S	16.53	21.41	26.33	30.40	34.07
52) MEMO: TIME DEPOSITS OVER 100M	1.19	3.04	5.68	9.67	14.70
53) FOREIGN DEPOSITS	0.84	1.49	5.15	10.30	16.26
54) TOTAL DEPOSITS (FGN.& DOM.)	89.14	93.22	96.00	99.19	103.36
55) BORROWINGS	0.38	0.90	3.01	6.59	12.94
56) NET LARGE LIABILITIES	0.00	0.00	0.00	4.43	13.41
57) NON-RATE ASSET/LIABILITY GAP	12.74	16.09	19.58	24.44	29.64
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-44.06	-18.62	1.41	18.06	38.13
59) NET INCOME--1 YR.	-43.77	-19.25	1.84	17.84	39.10
60) AVERAGE ASSETS--1 YR.	3.21	7.80	13.09	17.74	22.38
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-37.50	7.30	41.70	87.50	150.00
62) NET INCOME--5 YRS.	-36.20	4.88	40.54	82.96	138.88
63) AVERAGE ASSETS--5 YRS.	18.52	29.26	42.60	54.65	72.45

* DOMESTIC ONLY

Bank Administration Institute **Ohio**

MEDIANS BY RESOURCE CLASS FOR 379 BANKS IN OHIO

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.01	11.36	11.59	11.77	11.57	11.72
2) INTEREST EXPENSE	5.82	6.61	7.24	7.38	7.23	7.56
3) NET INTEREST MARGIN	5.42	4.70	4.26	4.26	4.27	4.22
4) TRUST INCOME	0.00	10.00	0.06	0.13	0.15	0.30
5) SERVICE CHARGES ON DEPOSITS*	0.22	0.20	0.22	0.24	0.28	0.27
6) OTHER NON-INTEREST INCOME	0.16	0.19	0.15	0.13	0.19	0.42
7) SALARIES AND BENEFITS	1.79	1.43	1.41	1.31	1.51	1.71
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.37	0.35	0.35	0.34	0.49	0.48
9) LOAN LOSS PROVISION	0.18	0.18	0.21	0.18	0.19	0.25
10) OTHER NON-INTEREST EXPENSE	1.12	0.98	0.98	0.95	0.97	0.98
11) LESS F.T.E. ADJUSTMENT	0.38	0.51	0.62	0.65	0.63	0.73
12) TAX PROVISION	0.35	0.31	0.11	0.07	0.02	-0.06
13) RETURN ON ASSETS--OPERATING INCOME	1.35	1.11	0.93	0.93	0.81	1.08
14) RETURN ON ASSETS--NET INCOME	1.31	1.18	0.92	0.93	0.79	1.06
15) RETURN ON EQUITY--NET INCOME	11.68	11.36	10.12	10.81	10.52	13.19
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.17	12.28	12.77	13.16	12.93	14.02
17) BREAK EVEN YIELD	9.68	10.07	10.86	11.32	11.00	11.90
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.26	10.34	10.93	11.07	11.01	11.57
19) YIELD ON LOANS	12.27	12.52	13.13	13.47	13.42	15.15
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.40	0.30	0.31	0.27	0.31	0.40
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.34	0.35	0.40	0.40	0.37	0.44
22) RATE ON TIME AND SAVINGS	8.54	9.12	9.85	10.06	9.70	10.02
23) RATE ON TOTAL INTEREST FUNDS	8.54	9.21	9.98	10.32	10.15	11.43
24) INTEREST EXPENSE % EARNING ASSETS	6.32	7.19	8.05	8.46	8.12	8.93
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	21.98	22.59	10.10	10.19	4.07	-0.70
26) CASH DIVIDEND AS % OF OPERATING INCOME	17.97	22.13	29.85	36.41	42.12	50.09
27) CAPITAL FORMATION RATIO	9.30	8.69	7.92	6.97	5.80	6.70
28) EQUITY CAPITAL AS % OF ASSETS	10.65	9.78	8.51	8.32	8.09	8.12
Productivity						
29) EARNING ASSETS AS % OF ASSETS	90.91	92.06	90.70	88.66	89.87	85.09
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.97	5.63	5.89	7.65	7.15	9.39
31) NON-INT. INCOME % NON-INT. EXPENSE	11.86	14.32	15.00	15.43	19.47	33.55
32) PERSONNEL EXPENSE PER EMPLOYEE	16754	15548	15425	15316	15492	17612
33) EMPLOYEES PER MILLION ASSETS	1.01	0.91	0.90	0.89	0.99	1.02
34) NON-INTEREST INCOME AS % OF SALARIES	22.86	28.31	29.40	30.65	39.29	62.07
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	34.02	32.67	33.32	32.52	34.07	33.10
36) FED. FUNDS SOLD	6.22	6.69	5.24	4.86	4.60	2.64
37) TOTAL LOANS	58.97	56.35	59.56	61.57	59.39	62.01
38) RESERVE FOR LOAN LOSS	0.51	0.48	0.51	0.53	0.57	0.69
39) REAL ESTATE LOANS--RESIDENTIAL	19.93	18.26	18.99	17.32	16.69	11.16
40) REAL ESTATE LOANS--OTHER	5.70	7.02	7.62	8.63	8.63	7.63
41) COMMERCIAL AND INDUSTRIAL LOANS	5.03	4.26	7.00	9.52	10.77	17.55
42) PERSONAL LOANS	13.25	12.31	13.62	14.08	17.46	17.03
43) AGRIC./ LEASE FIN./ OTHER LOANS	10.60	10.21	8.70	8.47	2.09	5.16
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	20.47	15.16	15.03	16.70	18.06	22.37
45) PUBLIC FUNDS DEMAND DEPOSITS	3.03	2.17	2.14	1.92	1.82	1.39
46) TOTAL DEMAND DEPOSITS*	23.59	17.44	17.66	19.63	20.04	24.03
47) SAVINGS DEPOSITS IPC*	23.47	25.05	23.34	21.84	24.75	19.57
48) TIME DEPOSITS IPC*	45.60	50.03	50.66	50.30	45.30	33.25
49) PUBLIC TIME & SAVINGS DEPOSITS	1.09	2.05	2.95	3.35	2.61	3.48
50) TOTAL TIME & SAVINGS DEPOSITS	72.27	78.12	79.67	78.73	73.96	57.26
51) MEMO: MONEY MARKET CD'S	26.04	27.72	28.09	26.35	24.78	15.23
52) MEMO: TIME DEPOSITS OVER 100M	4.55	3.48	5.02	7.32	7.33	12.49
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	5.15
54) TOTAL DEPOSITS (FGN.& DOM.)	96.69	96.71	96.88	97.39	94.72	89.45
55) BORROWINGS	1.16	0.88	2.01	3.68	5.53	16.00
56) NET LARGE LIABILITIES	0.00	0.00	0.00	4.26	0.00	13.03
57) NON-RATE ASSET/LIABILITY GAP	26.97	20.79	18.60	17.98	18.75	20.59
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	10.52	5.55	-4.43	-3.68	-3.32	5.30
59) NET INCOME--1 YR.	10.93	5.02	-3.06	-1.89	0.97	6.63
60) AVERAGE ASSETS--1 YR.	12.42	12.25	14.74	14.74	12.08	12.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	59.71	40.85	35.29	39.20	37.58	44.78
62) NET INCOME--5 YRS.	58.33	49.05	36.01	38.35	28.37	43.98
63) AVERAGE ASSETS--5 YRS.	31.32	40.11	47.79	45.57	41.86	39.72

* DOMESTIC ONLY

Oklahoma

PROFIT DISTRIBUTION PROFILE 1981 OKLAHOMA BASED ON 495 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.42	12.08	12.76	13.45	14.06
2) INTEREST EXPENSE	8.55	8.00	7.31	6.43	5.57
3) NET INTEREST MARGIN	3.90	4.78	5.58	6.40	7.27
4) TRUST INCOME	0.01	0.03	0.06	0.11	0.19
5) SERVICE CHARGES ON DEPOSITS*	0.12	0.22	0.36	0.58	0.93
6) OTHER NON-INTEREST INCOME	0.07	0.12	0.20	0.39	0.67
7) SALARIES AND BENEFITS	2.57	2.00	1.63	1.30	1.06
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.72	0.51	0.36	0.25	0.16
9) LOAN LOSS PROVISION	0.90	0.49	0.29	0.15	0.07
10) OTHER NON-INTEREST EXPENSE	1.80	1.35	1.03	0.72	0.56
11) LESS F.T.E. ADJUSTMENT	0.17	0.35	0.66	0.99	1.25
12) TAX PROVISION	1.12	0.81	0.44	0.19	0.06
13) RETURN ON ASSETS--OPERATING INCOME	0.86	1.20	1.67	2.05	2.63
14) RETURN ON ASSETS--NET INCOME	0.81	1.15	1.58	1.99	2.56
15) RETURN ON EQUITY--NET INCOME	9.88	14.03	18.22	23.14	29.19
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.78	13.80	14.74	15.64	16.48
17) BREAK EVEN YIELD	13.57	12.49	11.41	10.52	9.28
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.24	10.06	10.87	11.75	12.62
19) YIELD ON LOANS	14.02	14.85	15.75	16.68	17.49
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.51	0.77	0.39	0.15	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.74	0.93	0.58	0.32	0.15
22) RATE ON TIME AND SAVINGS	9.41	10.16	10.96	11.67	12.32
23) RATE ON TOTAL INTEREST FUNDS	9.38	10.25	10.98	11.79	12.41
24) INTEREST EXPENSE % EARNING ASSETS	9.97	9.15	8.37	7.34	6.44
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	4.31	10.50	21.65	30.76	37.68
26) CASH DIVIDEND AS % OF OPERATING INCOME	6.36	13.13	25.49	44.80	74.07
27) CAPITAL FORMATION RATIO	2.50	8.90	13.75	18.26	24.18
28) EQUITY CAPITAL AS % OF ASSETS	6.71	7.53	8.42	9.59	11.13
Productivity					
29) EARNING ASSETS AS % OF ASSETS	79.83	84.85	87.99	90.41	92.08
30) CASH & DUE (NON-INT.) AS % OF ASSETS	15.50	10.94	8.01	6.25	4.96
31) NON-INT. INCOME % NON-INT. EXPENSE	12.00	17.11	22.18	28.87	34.89
32) PERSONNEL EXPENSE PER EMPLOYEE	22388	19647	17160	15339	13726
33) EMPLOYEES PER MILLION ASSETS	1.56	1.17	0.91	0.73	0.60
34) NON-INTEREST INCOME AS % OF SALARIES	21.11	31.71	43.42	55.85	68.70
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	18.12	24.63	31.31	39.44	47.93
36) FED. FUNDS SOLD	1.47	3.38	6.45	12.02	19.85
37) TOTAL LOANS	39.60	50.52	60.75	67.27	73.55
38) RESERVE FOR LOAN LOSS	0.21	0.34	0.50	0.65	0.78
39) REAL ESTATE LOANS--RESIDENTIAL	1.43	2.81	5.80	10.21	14.31
40) REAL ESTATE LOANS--OTHER	1.54	3.28	6.41	10.12	13.88
41) COMMERCIAL AND INDUSTRIAL LOANS	4.56	8.14	13.61	22.73	30.68
42) PERSONAL LOANS	5.32	7.62	11.71	16.18	21.13
43) AGRIC./ LEASE FIN./ OTHER LOANS	5.01	8.53	13.36	20.26	31.16
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	17.63	21.05	25.39	30.50	38.04
45) PUBLIC FUNDS DEMAND DEPOSITS	0.19	0.66	1.41	2.46	3.94
46) TOTAL DEMAND DEPOSITS*	19.27	23.10	27.33	33.05	40.35
47) SAVINGS DEPOSITS IPC*	7.48	10.75	13.94	17.10	20.92
48) TIME DEPOSITS IPC*	37.49	44.81	51.15	57.45	63.33
49) PUBLIC TIME & SAVINGS DEPOSITS	2.32	4.31	7.04	11.58	16.21
50) TOTAL TIME & SAVINGS DEPOSITS	63.05	68.25	74.08	78.43	83.41
51) MEMO: MONEY MARKET CD'S	16.40	22.94	31.81	39.91	46.42
52) MEMO: TIME DEPOSITS OVER 100M	3.68	7.14	13.16	21.48	31.40
53) FOREIGN DEPOSITS		6.03	6.34	7.05	
54) TOTAL DEPOSITS (FGN.& DOM.)	95.68	98.07	101.00	104.88	110.85
55) BORROWINGS	0.17	0.34	1.34	3.83	7.48
56) NET LARGE LIABILITIES	0.00	0.00	6.40	17.17	30.41
57) NON-RATE ASSET/LIABILITY GAP	15.75	20.03	24.24	30.05	35.37
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-21.31	2.76	22.78	50.00	113.23
59) NET INCOME--1 YR.	-24.90	1.29	19.18	49.50	115.71
60) AVERAGE ASSETS--1 YR.	11.45	17.10	24.70	35.42	57.60
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	17.40	74.60	159.03	263.07	N/A
62) NET INCOME--5 YRS.	5.60	60.55	136.11	249.49	N/A
63) AVERAGE ASSETS--5 YRS.	36.59	56.26	75.03	98.05	132.22

* DOMESTIC ONLY

Bank Administration Institute

Oklahoma

MEDIANS BY RESOURCE CLASS FOR 495 BANKS IN OKLAHOMA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.72	12.72	12.69	13.13	12.84	12.12
2) INTEREST EXPENSE	6.27	7.17	7.42	7.42	8.19	8.93
3) NET INTEREST MARGIN	6.27	5.71	5.31	5.42	5.03	3.69
4) TRUST INCOME	0.06	0.00	0.05	0.05	0.07	0.17
5) SERVICE CHARGES ON DEPOSITS*	0.39	0.36	0.34	0.44	0.25	0.11
6) OTHER NON-INTEREST INCOME	0.20	0.23	0.21	0.19	0.17	0.53
7) SALARIES AND BENEFITS	2.15	1.68	1.50	1.45	1.38	1.22
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.43	0.36	0.34	0.36	0.32	0.48
9) LOAN LOSS PROVISION	0.30	0.31	0.24	0.29	0.38	0.27
10) OTHER NON-INTEREST EXPENSE	1.29	1.06	0.93	0.97	0.78	0.89
11) LESS F.T.E. ADJUSTMENT	0.30	0.59	0.82	0.88	0.74	0.60
12) TAX PROVISION	0.42	0.49	0.46	0.45	0.37	0.17
13) RETURN ON ASSETS--OPERATING INCOME	1.77	1.74	1.65	1.62	1.43	0.87
14) RETURN ON ASSETS--NET INCOME	1.65	1.68	1.55	1.54	1.38	0.81
15) RETURN ON EQUITY--NET INCOME	16.23	18.44	18.44	19.13	18.39	14.34
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.93	14.56	14.61	14.82	15.00	15.23
17) BREAK EVEN YIELD	11.77	11.33	11.21	11.32	11.92	13.44
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.54	10.52	11.05	11.10	11.24	11.33
19) YIELD ON LOANS	15.62	15.57	15.74	16.09	16.25	17.18
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.43	0.42	0.35	0.39	0.33	0.20
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.69	0.60	0.50	0.60	0.63	0.50
22) RATE ON TIME AND SAVINGS	10.07	10.63	11.09	11.28	11.76	13.23
23) RATE ON TOTAL INTEREST FUNDS	10.06	10.66	11.09	11.37	11.94	14.16
24) INTEREST EXPENSE % EARNING ASSETS	7.38	8.08	8.62	8.49	9.27	10.93
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	20.40	23.73	22.45	23.38	16.80	17.89
26) CASH DIVIDEND AS % OF OPERATING INCOME	36.86	27.45	24.10	19.06	22.54	33.08
27) CAPITAL FORMATION RATIO	12.21	14.15	14.20	14.27	13.43	9.34
28) EQUITY CAPITAL AS % OF ASSETS	9.20	8.63	8.11	8.26	7.53	5.91
Productivity						
29) EARNING ASSETS AS % OF ASSETS	87.09	88.60	88.20	87.99	88.46	79.42
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.30	7.76	7.71	7.75	8.43	15.75
31) NON-INT. INCOME % NON-INT. EXPENSE	18.29	22.05	22.79	24.20	22.17	33.92
32) PERSONNEL EXPENSE PER EMPLOYEE	16942	16276	17750	17645	18025	21514
33) EMPLOYEES PER MILLION ASSETS	1.23	0.93	0.81	0.83	0.75	0.62
34) NON-INTEREST INCOME AS % OF SALARIES	35.65	42.67	44.33	48.09	40.80	75.02
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	30.08	31.42	32.23	31.37	29.24	21.46
36) FED. FUNDS SOLD	10.21	7.47	5.63	4.59	2.16	7.52
37) TOTAL LOANS	57.05	58.34	60.93	61.97	67.34	68.75
38) RESERVE FOR LOAN LOSS	0.42	0.43	0.52	0.57	0.68	0.85
39) REAL ESTATE LOANS--RESIDENTIAL	5.15	5.05	6.78	6.82	7.25	4.80
40) REAL ESTATE LOANS--OTHER	3.62	4.94	7.47	8.46	10.35	8.97
41) COMMERCIAL AND INDUSTRIAL LOANS	8.78	12.27	15.00	18.57	28.44	32.20
42) PERSONAL LOANS	13.30	11.19	11.71	10.15	12.27	6.90
43) AGRIC./ LEASE FIN./ OTHER LOANS	16.08	15.04	13.11	9.90	7.09	12.59
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	28.77	24.43	23.89	26.00	26.16	31.11
45) PUBLIC FUNDS DEMAND DEPOSITS	1.58	1.47	1.52	1.06	0.44	1.18
46) TOTAL DEMAND DEPOSITS*	30.80	26.81	25.69	27.60	27.42	33.57
47) SAVINGS DEPOSITS IPC*	13.35	13.94	14.84	14.13	12.91	4.11
48) TIME DEPOSITS IPC*	50.06	52.36	53.26	50.48	48.12	37.60
49) PUBLIC TIME & SAVINGS DEPOSITS	7.43	6.52	6.52	8.04	9.30	8.43
50) TOTAL TIME & SAVINGS DEPOSITS	71.92	74.13	75.45	73.66	69.83	52.39
51) MEMO: MONEY MARKET CD'S	34.02	35.34	33.88	25.44	19.00	3.66
52) MEMO: TIME DEPOSITS OVER 100M	10.29	8.96	12.65	19.47	25.25	47.19
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	6.34
54) TOTAL DEPOSITS (FGN.& DOM.)	102.49	101.20	101.01	100.45	98.80	99.83
55) BORROWINGS	1.26	0.54	1.40	0.82	2.80	17.61
56) NET LARGE LIABILITIES	0.00	1.61	7.43	13.73	22.81	49.80
57) NON-RATE ASSET/LIABILITY GAP	26.64	24.68	23.29	24.39	24.24	20.44
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	20.00	26.29	19.63	23.13	19.05	26.50
59) NET INCOME--1 YR.	16.29	20.28	17.41	23.96	18.60	19.17
60) AVERAGE ASSETS--1 YR.	21.50	27.36	23.50	23.35	31.55	45.81
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	179.11	165.18	153.13	157.10	132.91	102.17
62) NET INCOME--5 YRS.	164.00	149.62	125.87	141.55	101.20	98.70
63) AVERAGE ASSETS--5 YRS.	65.87	79.44	76.10	67.85	87.69	76.07

* DOMESTIC ONLY

Oregon

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1981 OREGON BASED ON 78 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.32	12.07	12.70	13.46	14.64
2) INTEREST EXPENSE	8.79	8.12	7.55	6.73	6.06
3) NET INTEREST MARGIN	3.77	4.67	5.48	6.16	7.34
4) TRUST INCOME	0.07	0.10	0.18	0.21	2.49
5) SERVICE CHARGES ON DEPOSITS*	0.19	0.37	0.61	0.82	1.09
6) OTHER NON-INTEREST INCOME	0.12	0.15	0.24	0.36	0.61
7) SALARIES AND BENEFITS	3.62	2.93	2.50	2.20	1.74
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.53	1.14	0.75	0.55	0.39
9) LOAN LOSS PROVISION	1.54	0.77	0.38	0.19	0.09
10) OTHER NON-INTEREST EXPENSE	2.46	1.88	1.64	1.13	0.83
11) LESS F.T.E. ADJUSTMENT	0.11	0.22	0.53	0.71	0.96
12) TAX PROVISION	0.50	0.28	0.08	-0.01	-0.21
13) RETURN ON ASSETS--OPERATING INCOME	-1.29	0.07	0.60	0.96	1.27
14) RETURN ON ASSETS--NET INCOME	-1.49	0.09	0.59	0.88	1.20
15) RETURN ON EQUITY--NET INCOME	-15.60	0.82	6.76	11.08	13.90
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.01	13.61	14.84	16.43	17.23
17) BREAK EVEN YIELD	18.12	15.81	14.10	12.30	11.20
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.16	11.11	11.72	13.03	14.64
19) YIELD ON LOANS	13.26	14.19	15.68	17.10	18.32
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.60	1.00	0.42	0.21	0.06
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.54	1.38	0.66	0.33	0.18
22) RATE ON TIME AND SAVINGS	9.72	10.46	11.16	12.10	13.06
23) RATE ON TOTAL INTEREST FUNDS	9.85	10.36	11.22	12.00	12.86
24) INTEREST EXPENSE % EARNING ASSETS	9.97	9.35	8.70	7.98	6.76
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-24.50	1.07	10.77	28.57	43.15
26) CASH DIVIDEND AS % OF OPERATING INCOME	13.63	15.63	25.47	46.34	54.75
27) CAPITAL FORMATION RATIO	-17.59	0.50	5.04	9.28	12.29
28) EQUITY CAPITAL AS % OF ASSETS	5.39	6.74	8.60	12.27	16.08
Productivity					
29) EARNING ASSETS AS % OF ASSETS	76.53	82.44	86.37	89.22	92.01
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.70	8.76	7.27	5.43	4.52
31) NON-INT. INCOME % NON-INT. EXPENSE	10.96	14.78	19.22	22.63	26.83
32) PERSONNEL EXPENSE PER EMPLOYEE	21238	19718	17865	16388	15151
33) EMPLOYEES PER MILLION ASSETS	2.08	1.72	1.45	1.14	0.99
34) NON-INTEREST INCOME AS % OF SALARIES	20.92	29.71	37.17	44.80	53.78
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	9.68	15.04	21.18	27.78	35.69
36) FED. FUNDS SOLD	1.72	3.16	6.99	10.19	16.01
37) TOTAL LOANS	55.61	63.61	71.47	76.84	82.27
38) RESERVE FOR LOAN LOSS	0.23	0.31	0.46	0.65	0.79
39) REAL ESTATE LOANS--RESIDENTIAL	0.67	2.72	8.29	11.86	18.96
40) REAL ESTATE LOANS--OTHER	1.52	3.87	7.61	11.46	15.33
41) COMMERCIAL AND INDUSTRIAL LOANS	16.74	21.51	29.58	45.65	58.40
42) PERSONAL LOANS	6.32	9.77	13.44	18.32	21.98
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.32	1.50	5.27	10.38	15.39
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	15.90	20.03	23.49	27.68	33.28
45) PUBLIC FUNDS DEMAND DEPOSITS	0.14	0.45	1.19	2.09	2.93
46) TOTAL DEMAND DEPOSITS*	18.93	22.14	25.26	29.95	34.71
47) SAVINGS DEPOSITS IPC*	7.39	12.08	18.90	22.51	28.34
48) TIME DEPOSITS IPC*	31.42	37.32	41.09	44.98	51.54
49) PUBLIC TIME & SAVINGS DEPOSITS	1.93	4.44	10.48	17.21	25.31
50) TOTAL TIME & SAVINGS DEPOSITS	56.06	66.61	71.89	76.50	80.80
51) MEMO: MONEY MARKET CD'S	11.05	16.63	22.88	26.49	32.00
52) MEMO: TIME DEPOSITS OVER 100M	6.83	11.63	18.35	30.14	38.44
53) FOREIGN DEPOSITS		1.65	1.77	1.89	
54) TOTAL DEPOSITS (FGN.& DOM.)	87.16	96.00	98.94	102.02	106.39
55) BORROWINGS	0.76	2.51	4.22	6.58	13.57
56) NET LARGE LIABILITIES	0.00	0.00	10.51	22.87	32.41
57) NON-RATE ASSET/LIABILITY GAP	15.52	19.10	22.13	25.85	34.76
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-268.50	-47.00	-5.64	37.57	200.00
59) NET INCOME--1 YR.	-255.55	-47.05	-8.94	28.20	173.68
60) AVERAGE ASSETS--1 YR.	-0.12	8.43	16.40	33.77	84.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-222.99	-18.91	29.80	108.06	N/A
62) NET INCOME--5 YRS.	-243.34	-19.70	30.27	130.64	326.38
63) AVERAGE ASSETS--5 YRS.	28.50	47.54	71.00	101.20	275.53

* DOMESTIC ONLY

Oregon

MEDIANS BY RESOURCE CLASS FOR 78 BANKS IN OREGON

Resource Class —	1	2	3	4	5	6
Size in Millions —	Under $10	$10-25	$25-50	$50-100	$100-500	Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	13.33	12.88	12.59	12.17	12.36	12.25
2) INTEREST EXPENSE	6.66	7.54	7.75	7.34	7.46	7.70
3) NET INTEREST MARGIN	5.91	5.80	5.12	4.26	4.67	4.41
4) TRUST INCOME	0.00	0.00	2.49	0.00	0.10	0.20
5) SERVICE CHARGES ON DEPOSITS*	0.79	0.66	0.43	0.58	0.66	0.40
6) OTHER NON-INTEREST INCOME	0.20	0.20	0.21	0.32	0.28	0.33
7) SALARIES AND BENEFITS	3.25	2.46	2.10	2.29	2.71	1.96
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.24	0.80	0.47	0.68	0.76	0.58
9) LOAN LOSS PROVISION	0.64	0.56	0.27	0.15	0.31	0.27
10) OTHER NON-INTEREST EXPENSE	2.16	1.80	1.27	1.09	1.55	1.06
11) LESS F.T.E. ADJUSTMENT	0.11	0.34	0.55	0.60	0.60	0.60
12) TAX PROVISION	0.22	0.16	0.13	-0.12	-0.08	-0.15
13) RETURN ON ASSETS--OPERATING INCOME	0.06	0.66	0.88	0.60	0.74	0.56
14) RETURN ON ASSETS--NET INCOME	0.06	0.64	0.88	0.53	0.74	0.55
15) RETURN ON EQUITY--NET INCOME	0.50	5.61	10.94	7.63	8.71	10.21
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	16.21	14.99	14.39	13.55	14.00	14.38
17) BREAK EVEN YIELD	15.96	14.25	12.64	12.39	13.62	13.00
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.71	12.51	11.20	11.15	11.74	11.48
19) YIELD ON LOANS	16.82	16.04	15.00	14.48	14.17	15.30
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.38	0.69	0.29	0.25	0.55	0.38
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.07	0.87	0.40	0.25	0.54	0.42
22) RATE ON TIME AND SAVINGS	11.90	11.52	10.84	10.29	10.45	11.05
23) RATE ON TOTAL INTEREST FUNDS	11.94	11.42	10.89	10.73	10.48	11.72
24) INTEREST EXPENSE % EARNING ASSETS	8.58	8.93	8.71	8.28	8.50	9.11
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	24.99	13.75	14.44	-3.09	8.84	-45.78
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	20.66	27.71	29.43	24.44	46.03
27) CAPITAL FORMATION RATIO	0.50	5.08	6.77	5.53	3.69	7.17
28) EQUITY CAPITAL AS % OF ASSETS	16.08	8.90	7.40	7.50	5.23	5.88
Productivity						
29) EARNING ASSETS AS % OF ASSETS	81.59	85.89	88.02	89.15	87.77	83.75
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.73	7.25	6.72	5.97	6.55	8.72
31) NON-INT. INCOME % NON-INT. EXPENSE	15.68	19.12	18.16	23.14	21.32	25.83
32) PERSONNEL EXPENSE PER EMPLOYEE	19047	17959	17884	16210	7344	8053
33) EMPLOYEES PER MILLION ASSETS	1.93	1.47	1.07	1.37	1.59	1.10
34) NON-INTEREST INCOME AS % OF SALARIES	34.03	35.62	34.50	43.57	39.39	51.47
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	18.29	17.47	27.78	29.11	24.54	23.40
36) FED. FUNDS SOLD	10.01	7.80	4.71	3.46	1.90	5.90
37) TOTAL LOANS	69.84	73.86	62.91	67.14	72.19	71.51
38) RESERVE FOR LOAN LOSS	0.30	0.46	0.56	0.45	0.59	0.65
39) REAL ESTATE LOANS--RESIDENTIAL	2.25	6.75	9.15	12.14	9.98	10.56
40) REAL ESTATE LOANS--OTHER	2.13	7.57	7.48	13.09	13.37	11.28
41) COMMERCIAL AND INDUSTRIAL LOANS	45.71	33.01	21.51	24.58	21.44	26.34
42) PERSONAL LOANS	14.57	12.86	11.46	13.21	19.61	12.91
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.06	3.71	3.15	5.42	12.29	9.08
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	27.52	24.80	21.81	21.43	21.96	23.49
45) PUBLIC FUNDS DEMAND DEPOSITS	0.42	1.03	1.24	1.52	1.54	1.29
46) TOTAL DEMAND DEPOSITS*	28.13	25.62	23.12	23.37	24.11	24.87
47) SAVINGS DEPOSITS IPC*	12.85	18.66	21.43	21.78	22.51	17.16
48) TIME DEPOSITS IPC*	40.36	39.97	42.84	43.12	42.01	38.54
49) PUBLIC TIME & SAVINGS DEPOSITS	11.05	11.46	8.63	8.71	12.41	11.12
50) TOTAL TIME & SAVINGS DEPOSITS	66.17	72.35	76.48	73.94	77.88	66.90
51) MEMO: MONEY MARKET CD'S	17.59	22.66	24.12	24.02	25.66	15.48
52) MEMO: TIME DEPOSITS OVER 100M	19.37	18.37	15.92	13.17	15.72	22.39
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	1.77
54) TOTAL DEPOSITS (FGN.& DOM.)	98.72	98.97	99.57	97.54	100.79	93.20
55) BORROWINGS	3.81	4.53	3.10	4.01	2.88	11.36
56) NET LARGE LIABILITIES	7.10	10.11	11.55	11.35	9.33	21.64
57) NON-RATE ASSET/LIABILITY GAP	25.85	22.27	20.87	19.81	19.39	19.93
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	66.66	-4.19	-8.50	-18.48	-23.60	-16.22
59) NET INCOME--1 YR.	42.30	-10.16	-7.56	-22.71	-23.52	-17.19
60) AVERAGE ASSETS--1 YR.	50.45	16.67	13.65	10.80	10.02	15.38
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	108.06	92.85	66.51	-9.49	-8.84	39.50
62) NET INCOME--5 YRS.	130.64	102.15	66.67	-19.70	-8.84	35.40
63) AVERAGE ASSETS--5 YRS.	177.33	76.59	75.38	63.98	52.25	50.84

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 PENNSYLVANIA BASED ON 350 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.30	10.67	11.16	11.61	12.18
2) INTEREST EXPENSE	8.02	7.57	7.05	6.29	5.45
3) NET INTEREST MARGIN	3.29	3.71	4.17	4.76	5.54
4) TRUST INCOME	0.02	0.05	0.10	0.18	0.27
5) SERVICE CHARGES ON DEPOSITS*	0.04	0.07	0.13	0.19	0.28
6) OTHER NON-INTEREST INCOME	0.06	0.10	0.14	0.23	0.34
7) SALARIES AND BENEFITS	1.83	1.56	1.34	1.12	0.95
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.63	0.52	0.39	0.29	0.20
9) LOAN LOSS PROVISION	0.47	0.28	0.14	0.08	0.04
10) OTHER NON-INTEREST EXPENSE	1.15	0.91	0.75	0.63	0.54
11) LESS F.T.E. ADJUSTMENT	0.31	0.49	0.66	0.82	1.07
12) TAX PROVISION	0.51	0.29	0.08	-0.06	-0.17
13) RETURN ON ASSETS--OPERATING INCOME	0.52	0.82	1.03	1.35	1.74
14) RETURN ON ASSETS--NET INCOME	0.51	0.77	0.99	1.30	1.69
15) RETURN ON EQUITY--NET INCOME	6.67	9.75	11.91	14.36	16.53
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.23	11.69	12.20	12.94	13.86
17) BREAK EVEN YIELD	11.80	11.09	10.34	9.48	8.62
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.36	10.27	11.02	11.82	12.67
19) YIELD ON LOANS	10.59	11.19	11.94	12.75	13.77
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.72	0.41	0.22	0.11	0.04
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.81	0.53	0.27	0.15	0.09
22) RATE ON TIME AND SAVINGS	7.72	8.57	9.29	9.77	10.22
23) RATE ON TOTAL INTEREST FUNDS	7.74	8.59	9.36	9.88	10.39
24) INTEREST EXPENSE % EARNING ASSETS	8.96	8.32	7.78	6.99	6.06
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-22.77	-5.47	7.13	19.15	27.35
26) CASH DIVIDEND AS % OF OPERATING INCOME	11.91	20.58	29.45	39.11	53.43
27) CAPITAL FORMATION RATIO	3.09	6.05	8.33	10.60	12.67
28) EQUITY CAPITAL AS % OF ASSETS	6.38	7.19	8.39	9.96	11.59
Productivity					
29) EARNING ASSETS AS % OF ASSETS	85.24	89.17	91.58	93.26	94.18
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.26	6.89	5.46	4.35	3.82
31) NON-INT. INCOME % NON-INT. EXPENSE	7.61	10.41	13.72	18.34	22.96
32) PERSONNEL EXPENSE PER EMPLOYEE	19772	17777	15915	14264	12800
33) EMPLOYEES PER MILLION ASSETS	1.16	1.01	0.83	0.70	0.59
34) NON-INTEREST INCOME AS % OF SALARIES	13.66	19.80	26.64	34.74	43.81
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	22.76	28.19	34.78	41.75	49.52
36) FED. FUNDS SOLD	1.32	2.58	4.85	8.43	13.41
37) TOTAL LOANS	43.77	51.30	59.56	64.98	69.86
38) RESERVE FOR LOAN LOSS	0.27	0.36	0.47	0.61	0.74
39) REAL ESTATE LOANS--RESIDENTIAL	10.90	15.69	21.98	27.49	33.32
40) REAL ESTATE LOANS--OTHER	3.12	5.12	7.56	10.29	13.16
41) COMMERCIAL AND INDUSTRIAL LOANS	2.45	4.83	7.85	13.19	17.64
42) PERSONAL LOANS	5.13	7.48	11.63	15.21	19.12
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.76	2.33	5.97	10.54	15.03
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	9.97	11.89	14.70	18.53	24.36
45) PUBLIC FUNDS DEMAND DEPOSITS	0.27	0.45	0.76	1.20	2.00
46) TOTAL DEMAND DEPOSITS*	10.76	12.64	15.67	20.20	25.18
47) SAVINGS DEPOSITS IPC*	16.78	21.13	26.78	33.33	40.84
48) TIME DEPOSITS IPC*	33.13	43.19	49.62	55.57	61.07
49) PUBLIC TIME & SAVINGS DEPOSITS	0.55	1.16	2.30	4.28	7.07
50) TOTAL TIME & SAVINGS DEPOSITS	69.12	75.77	80.86	84.60	88.35
51) MEMO: MONEY MARKET CD'S	17.53	21.50	25.30	28.51	30.82
52) MEMO: TIME DEPOSITS OVER 100M	1.33	2.71	4.97	9.08	13.25
53) FOREIGN DEPOSITS	0.01	1.34	12.32	22.26	27.81
54) TOTAL DEPOSITS (FGN.& DOM.)	91.10	94.27	96.70	99.33	103.25
55) BORROWINGS	0.18	0.37	1.02	3.07	9.46
56) NET LARGE LIABILITIES	0.00	0.00	0.00	1.02	7.40
57) NON-RATE ASSET/LIABILITY GAP	10.86	14.13	17.56	21.06	26.94
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-23.20	-2.99	11.77	27.40	49.21
59) NET INCOME--1 YR.	-32.38	-9.23	9.93	25.21	46.84
60) AVERAGE ASSETS--1 YR.	4.14	9.03	13.22	17.60	22.32
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-10.19	18.91	49.69	90.54	146.49
62) NET INCOME--5 YRS.	-17.87	11.32	42.21	80.68	131.99
63) AVERAGE ASSETS--5 YRS.	22.40	31.94	42.10	54.26	64.25

* DOMESTIC ONLY

Bank Administration Institute

Pennsylvania

MEDIANS BY RESOURCE CLASS FOR 350 BANKS IN PENNSYLVANIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.50	10.65	11.05	11.35	11.35	11.73
2) INTEREST EXPENSE	4.67	6.18	7.04	7.22	7.33	7.86
3) NET INTEREST MARGIN	5.64	4.45	4.14	4.12	4.06	3.83
4) TRUST INCOME	0.01	0.06	0.07	0.07	0.13	0.19
5) SERVICE CHARGES ON DEPOSITS*	0.14	0.10	0.10	0.13	0.14	0.13
6) OTHER NON-INTEREST INCOME	0.12	0.13	0.14	0.13	0.14	0.19
7) SALARIES AND BENEFITS	1.75	1.32	1.23	1.32	1.43	1.54
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.40	0.33	0.34	0.41	0.41	0.49
9) LOAN LOSS PROVISION	0.19	0.16	0.15	0.13	0.12	0.19
10) OTHER NON-INTEREST EXPENSE	1.25	0.77	0.74	0.74	0.71	0.78
11) LESS F.T.E. ADJUSTMENT	0.41	0.53	0.63	0.70	0.77	0.70
12) TAX PROVISION	0.37	0.30	0.15	0.04	-0.06	-0.05
13) RETURN ON ASSETS--OPERATING INCOME	1.58	1.28	1.03	1.01	0.98	0.84
14) RETURN ON ASSETS--NET INCOME	1.43	1.22	1.00	0.96	0.97	0.84
15) RETURN ON EQUITY--NET INCOME	12.87	11.76	11.75	11.68	12.42	12.50
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.93	11.58	12.13	12.41	12.41	13.25
17) BREAK EVEN YIELD	8.97	9.46	10.14	10.40	10.63	11.60
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.64	10.17	11.02	11.30	11.58	11.95
19) YIELD ON LOANS	11.00	11.06	11.57	12.16	12.24	13.11
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.37	0.24	0.21	0.20	0.19	0.31
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.46	0.25	0.27	0.27	0.25	0.39
22) RATE ON TIME AND SAVINGS	7.42	8.36	9.08	9.51	9.52	10.01
23) RATE ON TOTAL INTEREST FUNDS	7.42	8.36	9.17	9.52	9.71	10.53
24) INTEREST EXPENSE % EARNING ASSETS	5.37	6.69	7.59	7.97	8.05	8.80
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	20.96	19.60	10.77	2.40	-5.67	0.46
26) CASH DIVIDEND AS % OF OPERATING INCOME	29.09	20.61	27.48	28.92	36.22	40.86
27) CAPITAL FORMATION RATIO	9.64	9.34	8.38	8.22	8.00	7.47
28) EQUITY CAPITAL AS % OF ASSETS	10.82	9.85	8.54	8.39	7.44	6.32
Productivity						
29) EARNING ASSETS AS % OF ASSETS	90.27	92.91	91.57	91.39	91.87	90.36
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.91	5.28	5.30	5.75	5.29	5.71
31) NON-INT. INCOME % NON-INT. EXPENSE	10.20	10.29	13.23	13.70	17.24	21.71
32) PERSONNEL EXPENSE PER EMPLOYEE	15625	16052	15290	15776	15933	17922
33) EMPLOYEES PER MILLION ASSETS	1.12	0.76	0.78	0.80	0.90	0.86
34) NON-INTEREST INCOME AS % OF SALARIES	19.80	19.69	25.32	27.14	30.97	40.14
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	40.32	30.08	32.96	34.98	37.96	34.27
36) FED. FUNDS SOLD	9.03	6.97	5.21	5.00	2.98	2.82
37) TOTAL LOANS	47.02	61.02	60.38	59.68	57.97	61.80
38) RESERVE FOR LOAN LOSS	0.44	0.43	0.43	0.44	0.50	0.72
39) REAL ESTATE LOANS--RESIDENTIAL	26.21	29.47	24.40	20.32	18.53	15.18
40) REAL ESTATE LOANS--OTHER	3.29	5.52	7.76	7.79	8.29	9.08
41) COMMERCIAL AND INDUSTRIAL LOANS	3.12	4.50	6.18	9.06	11.62	17.05
42) PERSONAL LOANS	7.12	9.40	8.82	12.18	14.90	13.74
43) AGRIC./ LEASE FIN./ OTHER LOANS	4.97	8.57	7.05	7.64	1.92	3.89
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	20.11	14.29	13.50	14.24	15.13	17.49
45) PUBLIC FUNDS DEMAND DEPOSITS	1.10	0.81	0.71	0.68	0.74	0.77
46) TOTAL DEMAND DEPOSITS*	21.19	15.05	14.05	14.94	15.87	18.36
47) SAVINGS DEPOSITS IPC*	32.77	29.00	28.16	26.89	24.86	17.94
48) TIME DEPOSITS IPC*	30.41	48.26	51.24	51.53	50.56	45.38
49) PUBLIC TIME & SAVINGS DEPOSITS	1.94	1.48	2.08	2.51	2.79	3.81
50) TOTAL TIME & SAVINGS DEPOSITS	75.33	81.98	81.47	81.78	80.16	70.16
51) MEMO: MONEY MARKET CD'S	19.89	25.06	26.60	26.28	25.30	19.22
52) MEMO: TIME DEPOSITS OVER 100M	2.85	2.31	3.61	5.75	6.16	11.34
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	12.32
54) TOTAL DEPOSITS (FGN.& DOM.)	95.22	96.55	97.48	97.35	96.81	90.83
55) BORROWINGS	2.16	0.23	0.49	0.95	1.32	9.75
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	5.49
57) NON-RATE ASSET/LIABILITY GAP	24.66	17.72	17.49	16.86	16.36	17.31
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	13.40	19.63	12.09	11.34	8.70	8.77
59) NET INCOME--1 YR.	9.64	16.42	9.74	6.37	7.68	6.86
60) AVERAGE ASSETS--1 YR.	6.29	13.80	13.83	12.98	12.49	14.71
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	64.17	75.11	43.52	50.41	51.69	51.93
62) NET INCOME--5 YRS.	56.92	56.28	31.99	36.73	48.87	45.57
63) AVERAGE ASSETS--5 YRS.	27.25	39.59	42.28	44.95	43.77	47.87

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 RHODE ISLAND BASED ON 14 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.00	11.63	11.95	13.21	14.32
2) INTEREST EXPENSE	9.21	9.03	3.67	1.07	0.39
3) NET INTEREST MARGIN	1.96	3.03	9.34	11.02	13.21
4) TRUST INCOME	0.02	0.04	0.17	0.48	0.78
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.13	0.51	0.91	1.09
6) OTHER NON-INTEREST INCOME	0.05	0.20	0.48	0.90	2.13
7) SALARIES AND BENEFITS	6.69	4.49	2.04	1.24	0.01
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	2.51	1.51	0.70	0.52	0.21
9) LOAN LOSS PROVISION	0.61	0.52	0.31	0.20	0.13
10) OTHER NON-INTEREST EXPENSE	7.53	2.74	1.96	1.45	0.91
11) LESS F.T.E. ADJUSTMENT	0.08	0.09	0.17	0.55	0.57
12) TAX PROVISION	2.74	1.57	0.35	-0.12	-0.39
13) RETURN ON ASSETS--OPERATING INCOME	-0.67	0.75	1.28	2.44	4.80
14) RETURN ON ASSETS--NET INCOME	-2.02	0.69	1.28	2.44	4.81
15) RETURN ON EQUITY--NET INCOME	-53.40	10.94	12.88	16.27	41.98
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.11	14.08	14.61	15.80	20.60
17) BREAK EVEN YIELD	18.20	13.06	12.48	10.21	7.36
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.59	11.34	11.80	13.43	14.22
19) YIELD ON LOANS	12.36	14.19	15.55	16.09	17.47
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.03	0.50	0.35	0.19	-0.09
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.40	0.91	0.65	0.36	0.22
22) RATE ON TIME AND SAVINGS	5.09	6.73	9.56	11.54	13.76
23) RATE ON TOTAL INTEREST FUNDS	5.09	6.73	10.99	11.99	13.69
24) INTEREST EXPENSE % EARNING ASSETS	12.23	10.44	4.32	1.28	0.51
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-30.40	5.72	28.57	48.99	68.49
26) CASH DIVIDEND AS % OF OPERATING INCOME	-237.66	-9.08	13.49	34.92	67.27
27) CAPITAL FORMATION RATIO	-55.02	7.44	11.14	14.17	28.72
28) EQUITY CAPITAL AS % OF ASSETS	3.78	5.58	9.25	13.12	22.20
Productivity					
29) EARNING ASSETS AS % OF ASSETS	69.51	78.95	83.32	86.41	91.65
30) CASH & DUE (NON-INT.) AS % OF ASSETS	24.72	16.29	11.51	7.03	2.15
31) NON-INT. INCOME % NON-INT. EXPENSE	7.26	11.68	18.57	25.39	65.12
32) PERSONNEL EXPENSE PER EMPLOYEE	22142	18942	15390	13047	6826
33) EMPLOYEES PER MILLION ASSETS	9.80	2.46	1.29	1.04	0.55
34) NON-INTEREST INCOME AS % OF SALARIES	18.45	29.31	38.16	70.69	N/A
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	7.38	15.03	18.12	28.21	33.68
36) FED. FUNDS SOLD	0.30	7.77	11.84	15.53	26.55
37) TOTAL LOANS	51.30	59.68	66.00	71.20	86.00
38) RESERVE FOR LOAN LOSS	0.30	0.68	0.81	1.05	2.22
39) REAL ESTATE LOANS--RESIDENTIAL	1.62	2.75	13.85	24.40	36.11
40) REAL ESTATE LOANS--OTHER	0.10	2.31	7.75	10.49	31.33
41) COMMERCIAL AND INDUSTRIAL LOANS	7.08	15.90	21.92	26.23	44.54
42) PERSONAL LOANS	3.83	8.10	14.52	25.98	66.42
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.13	0.37	2.76	8.25	20.87
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	8.03	14.07	67.41	81.63	89.75
45) PUBLIC FUNDS DEMAND DEPOSITS	0.26	1.19	2.51	5.65	20.57
46) TOTAL DEMAND DEPOSITS*	8.29	18.15	71.49	82.84	103.20
47) SAVINGS DEPOSITS IPC*	6.96	10.40	15.95	19.92	29.49
48) TIME DEPOSITS IPC*	2.06	5.41	44.37	48.66	59.90
49) PUBLIC TIME & SAVINGS DEPOSITS	0.66	1.54	2.98	8.79	21.61
50) TOTAL TIME & SAVINGS DEPOSITS	10.20	15.95	35.79	79.26	86.15
51) MEMO: MONEY MARKET CD'S	12.04	15.51	22.00	26.07	28.71
52) MEMO: TIME DEPOSITS OVER 100M	2.06	5.40	13.91	22.00	29.18
53) FOREIGN DEPOSITS		0.89	4.54	8.20	
54) TOTAL DEPOSITS (FGN.& DOM.)	83.31	87.73	102.86	104.31	123.39
55) BORROWINGS	0.38	1.38	9.60	18.04	25.64
56) NET LARGE LIABILITIES	0.00	0.00	0.00	10.47	31.45
57) NON-RATE ASSET/LIABILITY GAP	8.06	11.50	65.00	80.84	100.00
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	N/A	-17.01	19.01	72.03	227.77
59) NET INCOME--1 YR.	N/A	-18.91	22.66	72.03	227.77
60) AVERAGE ASSETS--1 YR.	5.45	12.85	19.88	30.50	47.51
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-243.35	15.68	108.01	267.74	N/A
62) NET INCOME--5 YRS.	N/A	15.68	96.18	281.73	N/A
63) AVERAGE ASSETS--5 YRS.	19.43	32.97	51.36	70.37	92.29

* DOMESTIC ONLY

Rhode Island

MEDIANS BY RESOURCE CLASS FOR 14 BANKS IN RHODE ISLAND

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	13.21	12.42	11.88	11.78	12.21	11.63
2) INTEREST EXPENSE	0.00	3.98	2.17	2.78	6.35	9.19
3) NET INTEREST MARGIN	13.21	8.33	11.02	8.99	5.85	3.00
4) TRUST INCOME	0.00	0.00	0.17	0.05	0.25	0.18
5) SERVICE CHARGES ON DEPOSITS*	0.00	0.39	0.91	0.67	0.37	0.09
6) OTHER NON-INTEREST INCOME	2.13	0.24	0.29	0.90	0.44	0.60
7) SALARIES AND BENEFITS	6.69	2.04	4.14	3.37	2.93	1.24
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.06	0.56	2.05	0.82	1.01	0.31
9) LOAN LOSS PROVISION	0.42	0.21	0.57	0.54	0.26	0.24
10) OTHER NON-INTEREST EXPENSE	3.70	1.96	2.74	2.24	1.41	1.00
11) LESS F.T.E. ADJUSTMENT	0.00	0.09	0.25	0.16	0.31	0.46
12) TAX PROVISION	0.93	1.54	0.17	1.57	0.90	-0.12
13) RETURN ON ASSETS--OPERATING INCOME	2.51	1.65	1.70	1.91	0.53	0.75
14) RETURN ON ASSETS--NET INCOME	2.51	1.65	1.69	1.75	-0.15	0.69
15) RETURN ON EQUITY--NET INCOME	11.32	12.88	10.94	16.27	-17.68	13.61
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	17.73	15.14	15.04	14.35	13.95	14.08
17) BREAK EVEN YIELD	13.10	11.16	12.36	9.90	12.40	12.75
18) YIELD ON INVESTMENT SECURITIES (FTE)	13.79	11.67	11.86	9.59	11.89	12.87
19) YIELD ON LOANS	16.54	14.89	15.51	15.73	14.68	14.40
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.03	0.21	0.52	0.24	0.34	0.19
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.73	0.53	1.08	0.91	0.49	0.46
22) RATE ON TIME AND SAVINGS	0.00	7.99	7.05	12.43	10.52	10.80
23) RATE ON TOTAL INTEREST FUNDS	0.00	8.04	8.40	12.43	11.34	11.94
24) INTEREST EXPENSE % EARNING ASSETS	0.00	4.66	2.52	3.39	7.13	10.44
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	27.16	48.66	5.72	45.25	34.27	17.93
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	8.53	31.61	11.87	3.02	34.92
27) CAPITAL FORMATION RATIO	11.32	12.31	10.94	14.17	-19.85	3.89
28) EQUITY CAPITAL AS % OF ASSETS	22.20	10.54	11.45	10.78	6.68	5.20
Productivity						
29) EARNING ASSETS AS % OF ASSETS	74.50	79.47	83.42	82.09	87.89	86.41
30) CASH & DUE (NON-INT.) AS % OF ASSETS	20.54	20.15	10.72	15.92	8.43	5.78
31) NON-INT. INCOME % NON-INT. EXPENSE	18.58	12.44	18.56	25.39	18.32	35.60
32) PERSONNEL EXPENSE PER EMPLOYEE	6826	3333	0	5529	5649	181
33) EMPLOYEES PER MILLION ASSETS	9.80	1.53	1.29	2.17	1.75	0.56
34) NON-INTEREST INCOME AS % OF SALARIES	31.84	24.28	38.16	48.47	34.38	70.69
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	7.38	23.26	17.27	18.09	29.76	27.53
36) FED. FUNDS SOLD	12.68	15.53	15.53	7.77	9.52	3.21
37) TOTAL LOANS	79.01	57.59	67.19	72.68	60.04	68.47
38) RESERVE FOR LOAN LOSS	0.91	0.71	1.77	1.44	0.65	0.68
39) REAL ESTATE LOANS--RESIDENTIAL	2.75	25.00	2.10	14.88	10.83	13.81
40) REAL ESTATE LOANS--OTHER	3.41	10.11	1.83	2.31	7.11	9.63
41) COMMERCIAL AND INDUSTRIAL LOANS	7.08	16.88	28.13	22.38	25.82	21.58
42) PERSONAL LOANS	66.42	16.05	17.90	13.66	15.96	9.28
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.25	5.46	0.33	20.87	0.94	8.25
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	89.75	49.30	79.07	74.85	36.71	13.29
45) PUBLIC FUNDS DEMAND DEPOSITS	13.32	7.56	2.27	4.28	4.09	0.83
46) TOTAL DEMAND DEPOSITS*	103.20	60.48	81.36	79.16	40.81	14.75
47) SAVINGS DEPOSITS IPC*	0.00	16.39	15.95	6.96	15.16	16.03
48) TIME DEPOSITS IPC*	0.00	48.66	3.92	16.71	32.08	46.88
49) PUBLIC TIME & SAVINGS DEPOSITS	0.00	11.83	0.00	3.63	6.00	1.54
50) TOTAL TIME & SAVINGS DEPOSITS	0.00	52.56	15.95	27.31	53.25	61.94
51) MEMO: MONEY MARKET CD'S	0.00	24.24	0.00	0.00	24.24	15.51
52) MEMO: TIME DEPOSITS OVER 100M	0.00	9.48	3.91	18.86	15.94	18.75
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	4.54
54) TOTAL DEPOSITS (FGN.& DOM.)	103.20	103.75	98.80	106.48	94.06	84.43
55) BORROWINGS	0.00	3.16	8.16	0.00	9.71	17.99
56) NET LARGE LIABILITIES	0.00	0.00	0.00	10.47	4.93	22.22
57) NON-RATE ASSET/LIABILITY GAP	100.00	47.14	75.56	72.68	37.02	11.50
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	227.77	17.20	12.34	100.18	-142.06	18.28
59) NET INCOME--1 YR.	227.77	22.66	11.83	83.96	-142.06	12.83
60) AVERAGE ASSETS--1 YR.	45.99	25.18	30.37	11.41	11.33	19.91
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	15.68	189.20	287.82	133.70	11.07	76.79
62) NET INCOME--5 YRS.	15.68	182.56	286.08	114.75	-22.98	64.66
63) AVERAGE ASSETS--5 YRS.	34.05	64.93	71.61	26.26	38.57	51.88

* DOMESTIC ONLY

South Carolina

PROFIT DISTRIBUTION PROFILE 1981 SOUTH CAROLINA BASED ON 83 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.66	11.39	11.80	12.26	12.92
2) INTEREST EXPENSE	6.91	6.43	5.83	4.67	3.77
3) NET INTEREST MARGIN	5.05	5.37	5.92	7.02	7.87
4) TRUST INCOME	0.01	0.03	0.15	0.21	0.28
5) SERVICE CHARGES ON DEPOSITS*	0.15	0.26	0.44	0.70	0.82
6) OTHER NON-INTEREST INCOME	0.13	0.23	0.37	0.56	0.83
7) SALARIES AND BENEFITS	3.17	2.68	2.29	1.98	1.81
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.08	0.80	0.62	0.43	0.27
9) LOAN LOSS PROVISION	0.59	0.37	0.23	0.11	0.04
10) OTHER NON-INTEREST EXPENSE	1.87	1.55	1.26	0.91	0.81
11) LESS F.T.E. ADJUSTMENT	0.27	0.46	0.69	0.89	1.09
12) TAX PROVISION	1.09	0.63	0.40	0.15	0.04
13) RETURN ON ASSETS--OPERATING INCOME	0.76	1.08	1.40	1.85	2.47
14) RETURN ON ASSETS--NET INCOME	0.76	0.99	1.38	1.81	2.36
15) RETURN ON EQUITY--NET INCOME	6.58	10.48	13.99	16.22	19.51
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.00	12.75	13.42	14.13	15.09
17) BREAK EVEN YIELD	12.26	11.61	10.64	9.52	8.40
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.67	10.45	11.05	11.78	12.75
19) YIELD ON LOANS	12.95	13.70	14.62	15.23	15.91
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.01	0.70	0.35	0.15	0.06
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.43	0.85	0.51	0.30	0.13
22) RATE ON TIME AND SAVINGS	7.51	8.78	9.47	10.19	10.90
23) RATE ON TOTAL INTEREST FUNDS	7.51	8.91	9.50	10.55	11.47
24) INTEREST EXPENSE % EARNING ASSETS	7.82	7.50	6.63	5.32	4.33
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	2.51	10.25	18.69	28.26	33.23
26) CASH DIVIDEND AS % OF OPERATING INCOME	9.52	13.69	23.24	33.63	48.18
27) CAPITAL FORMATION RATIO	4.23	7.43	10.37	12.49	16.44
28) EQUITY CAPITAL AS % OF ASSETS	6.91	8.55	10.16	12.80	18.67
Productivity					
29) EARNING ASSETS AS % OF ASSETS	81.62	85.69	88.08	90.08	92.17
30) CASH & DUE (NON-INT.) AS % OF ASSETS	12.85	9.96	8.15	6.73	5.13
31) NON-INT. INCOME % NON-INT. EXPENSE	11.59	17.64	22.04	27.60	31.99
32) PERSONNEL EXPENSE PER EMPLOYEE	19577	17117	15449	14274	12827
33) EMPLOYEES PER MILLION ASSETS	2.09	1.67	1.44	1.23	1.04
34) NON-INTEREST INCOME AS % OF SALARIES	18.46	30.63	39.58	50.72	58.71
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	26.61	32.19	39.92	49.88	56.90
36) FED. FUNDS SOLD	1.86	4.42	6.26	10.51	15.43
37) TOTAL LOANS	36.47	42.11	51.66	59.08	63.73
38) RESERVE FOR LOAN LOSS	0.29	0.40	0.52	0.63	0.85
39) REAL ESTATE LOANS--RESIDENTIAL	2.71	4.55	7.23	9.79	14.53
40) REAL ESTATE LOANS--OTHER	2.31	4.42	6.92	9.06	11.73
41) COMMERCIAL AND INDUSTRIAL LOANS	3.15	5.33	8.38	15.02	19.27
42) PERSONAL LOANS	9.21	13.19	17.03	21.90	25.77
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.48	5.15	7.98	11.55	15.80
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	19.26	24.49	30.06	35.17	43.70
45) PUBLIC FUNDS DEMAND DEPOSITS	0.39	0.91	2.07	3.98	4.98
46) TOTAL DEMAND DEPOSITS*	21.25	26.86	32.25	39.75	44.71
47) SAVINGS DEPOSITS IPC*	11.19	14.58	20.07	23.76	29.87
48) TIME DEPOSITS IPC*	21.25	32.33	39.14	45.29	51.56
49) PUBLIC TIME & SAVINGS DEPOSITS	1.56	2.50	3.65	6.13	10.46
50) TOTAL TIME & SAVINGS DEPOSITS	50.59	55.66	65.00	69.97	78.85
51) MEMO: MONEY MARKET CD'S	11.15	17.23	22.45	25.51	29.93
52) MEMO: TIME DEPOSITS OVER 100M	2.39	3.82	5.94	9.37	14.96
53) FOREIGN DEPOSITS			0.02		
54) TOTAL DEPOSITS (FGN.& DOM.)	87.14	93.06	97.74	100.63	103.38
55) BORROWINGS	0.16	0.42	2.10	6.54	14.24
56) NET LARGE LIABILITIES	0.00	0.00	0.00	5.36	15.82
57) NON-RATE ASSET/LIABILITY GAP	21.03	27.50	31.17	41.95	47.99
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-25.88	-2.36	12.28	30.76	71.64
59) NET INCOME--1 YR.	-30.20	-3.87	12.03	26.71	51.72
60) AVERAGE ASSETS--1 YR.	5.57	9.95	16.07	24.27	32.90
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	33.43	54.66	90.51	184.17	310.25
62) NET INCOME--5 YRS.	23.36	47.80	75.51	163.33	263.33
63) AVERAGE ASSETS--5 YRS.	20.17	34.19	47.34	67.79	93.36

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 83 BANKS IN SOUTH CAROLINA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.90	11.69	11.97	11.97	11.77	11.65
2) INTEREST EXPENSE	4.51	5.69	6.02	6.04	6.22	6.03
3) NET INTEREST MARGIN	7.24	5.86	5.98	5.76	5.12	5.66
4) TRUST INCOME	0.00	0.00	0.03	0.18	0.07	0.19
5) SERVICE CHARGES ON DEPOSITS*	0.41	0.36	0.44	0.55	0.63	0.61
6) OTHER NON-INTEREST INCOME	0.40	0.29	0.43	0.29	0.34	0.54
7) SALARIES AND BENEFITS	2.80	2.11	2.06	2.04	2.49	2.61
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.70	0.46	0.63	0.62	0.79	0.87
9) LOAN LOSS PROVISION	0.24	0.18	0.35	0.19	0.17	0.25
10) OTHER NON-INTEREST EXPENSE	1.40	1.13	1.27	1.04	1.12	1.79
11) LESS F.T.E. ADJUSTMENT	0.27	0.69	0.73	0.74	0.68	0.77
12) TAX PROVISION	0.51	0.37	0.54	0.21	0.05	0.17
13) RETURN ON ASSETS--OPERATING INCOME	1.86	1.47	1.45	1.12	1.02	1.15
14) RETURN ON ASSETS--NET INCOME	1.83	1.41	1.44	1.12	1.03	1.12
15) RETURN ON EQUITY--NET INCOME	14.61	12.01	14.17	11.42	13.51	15.80
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.31	13.07	13.77	13.77	13.25	14.23
17) BREAK EVEN YIELD	10.04	10.04	10.32	11.23	11.31	11.67
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.80	10.72	11.50	11.38	10.82	12.02
19) YIELD ON LOANS	14.59	14.55	14.66	14.87	13.68	15.38
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.37	0.23	0.68	0.42	0.29	0.33
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.49	0.45	0.71	0.42	0.34	0.55
22) RATE ON TIME AND SAVINGS	8.05	9.21	9.92	9.90	9.95	9.47
23) RATE ON TOTAL INTEREST FUNDS	8.62	9.24	10.24	9.98	10.18	10.55
24) INTEREST EXPENSE % EARNING ASSETS	5.28	6.38	6.79	6.83	7.17	7.22
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	21.35	18.41	26.01	16.66	2.30	13.89
26) CASH DIVIDEND AS % OF OPERATING INCOME	39.41	16.92	20.59	22.37	30.73	33.34
27) CAPITAL FORMATION RATIO	10.42	10.37	10.97	7.52	8.91	10.09
28) EQUITY CAPITAL AS % OF ASSETS	12.00	11.34	10.33	9.53	7.52	6.91
Productivity						
29) EARNING ASSETS AS % OF ASSETS	87.86	89.00	88.27	87.97	87.42	81.62
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.48	8.37	7.94	7.84	8.03	13.35
31) NON-INT. INCOME % NON-INT. EXPENSE	17.93	18.21	27.16	21.90	25.44	30.75
32) PERSONNEL EXPENSE PER EMPLOYEE	15326	15684	15545	15813	14340	5449
33) EMPLOYEES PER MILLION ASSETS	1.75	1.31	1.36	1.42	1.77	1.67
34) NON-INTEREST INCOME AS % OF SALARIES	28.68	34.76	51.48	39.16	45.46	56.89
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	41.19	46.97	33.30	34.79	37.04	30.87
36) FED. FUNDS SOLD	9.20	6.09	6.21	6.49	4.43	11.28
37) TOTAL LOANS	44.25	47.37	52.69	55.99	58.06	57.16
38) RESERVE FOR LOAN LOSS	0.46	0.47	0.51	0.59	0.59	0.84
39) REAL ESTATE LOANS--RESIDENTIAL	8.32	5.98	7.63	7.04	8.83	4.55
40) REAL ESTATE LOANS--OTHER	4.41	6.95	6.08	8.55	8.45	7.93
41) COMMERCIAL AND INDUSTRIAL LOANS	5.44	7.10	11.03	15.06	10.89	17.85
42) PERSONAL LOANS	17.11	14.31	18.53	16.60	21.55	25.47
43) AGRIC./ LEASE FIN./ OTHER LOANS	6.07	8.27	8.79	11.00	5.52	2.48
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	32.04	24.79	30.03	27.43	29.64	35.74
45) PUBLIC FUNDS DEMAND DEPOSITS	1.40	2.07	1.93	1.79	1.99	3.94
46) TOTAL DEMAND DEPOSITS*	33.30	28.04	31.64	32.01	31.72	39.75
47) SAVINGS DEPOSITS IPC*	21.56	18.19	17.17	21.38	20.18	21.23
48) TIME DEPOSITS IPC*	32.46	43.13	40.72	39.89	42.39	30.16
49) PUBLIC TIME & SAVINGS DEPOSITS	3.21	4.15	3.75	2.39	3.56	2.26
50) TOTAL TIME & SAVINGS DEPOSITS	57.60	67.14	63.90	65.66	68.49	52.70
51) MEMO: MONEY MARKET CD'S	23.28	23.55	22.29	19.79	22.30	15.79
52) MEMO: TIME DEPOSITS OVER 100M	4.89	5.86	5.50	8.70	5.65	7.67
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.02
54) TOTAL DEPOSITS (FGN.& DOM.)	99.09	95.72	99.03	94.70	98.88	97.53
55) BORROWINGS	1.05	1.11	0.64	5.37	3.12	15.11
56) NET LARGE LIABILITIES	0.00	1.89	0.00	2.29	0.00	0.00
57) NON-RATE ASSET/LIABILITY GAP	37.24	30.22	33.36	28.15	27.85	29.77
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	24.78	13.63	11.95	3.48	-4.78	19.57
59) NET INCOME--1 YR.	21.17	13.89	11.10	12.28	-3.26	12.03
60) AVERAGE ASSETS--1 YR.	14.76	15.78	20.35	14.38	15.08	24.33
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	191.66	83.74	97.27	57.75	79.98	137.54
62) NET INCOME--5 YRS.	191.66	60.96	86.10	55.70	77.86	111.56
63) AVERAGE ASSETS--5 YRS.	32.38	44.43	51.49	47.34	57.88	49.71

* DOMESTIC ONLY

South Dakota

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1981 SOUTH DAKOTA BASED ON 152 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.28	11.78	12.34	12.97	13.69
2) INTEREST EXPENSE	8.31	7.94	7.31	6.68	6.04
3) NET INTEREST MARGIN	3.95	4.33	5.14	5.75	6.45
4) TRUST INCOME	0.02	0.03	0.05	0.08	0.16
5) SERVICE CHARGES ON DEPOSITS*	0.08	0.11	0.21	0.32	0.43
6) OTHER NON-INTEREST INCOME	0.05	0.10	0.20	0.36	0.55
7) SALARIES AND BENEFITS	2.41	1.99	1.54	1.28	1.13
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.70	0.44	0.32	0.24	0.16
9) LOAN LOSS PROVISION	0.92	0.42	0.22	0.12	0.06
10) OTHER NON-INTEREST EXPENSE	1.22	0.98	0.76	0.58	0.48
11) LESS F.T.E. ADJUSTMENT	0.13	0.22	0.42	0.64	0.87
12) TAX PROVISION	1.17	0.82	0.55	0.27	0.13
13) RETURN ON ASSETS--OPERATING INCOME	0.61	0.99	1.46	1.88	2.20
14) RETURN ON ASSETS--NET INCOME	0.57	0.94	1.33	1.73	1.99
15) RETURN ON EQUITY--NET INCOME	7.28	10.78	15.02	17.72	20.34
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.24	12.81	13.68	14.36	15.25
17) BREAK EVEN YIELD	12.78	11.95	10.84	10.03	9.24
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.20	9.87	10.55	11.34	12.25
19) YIELD ON LOANS	13.37	14.07	14.98	15.77	16.39
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.62	0.66	0.33	0.09	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.80	0.94	0.42	0.23	0.11
22) RATE ON TIME AND SAVINGS	8.61	9.10	9.91	10.52	10.91
23) RATE ON TOTAL INTEREST FUNDS	8.64	9.10	9.92	10.63	10.95
24) INTEREST EXPENSE % EARNING ASSETS	9.49	8.84	8.00	7.14	6.59
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	7.07	16.83	27.57	34.76	41.44
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.20	8.27	18.05	36.90	71.79
27) CAPITAL FORMATION RATIO	3.18	6.60	11.16	14.53	16.45
28) EQUITY CAPITAL AS % OF ASSETS	6.94	7.89	9.01	10.33	11.90
Productivity					
29) EARNING ASSETS AS % OF ASSETS	86.32	88.85	91.79	93.76	95.10
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.43	7.54	5.97	5.01	4.13
31) NON-INT. INCOME % NON-INT. EXPENSE	7.91	11.05	17.12	22.33	28.11
32) PERSONNEL EXPENSE PER EMPLOYEE	27115	23333	19350	16788	15062
33) EMPLOYEES PER MILLION ASSETS	1.24	0.98	0.80	0.63	0.53
34) NON-INTEREST INCOME AS % OF SALARIES	12.06	18.89	29.41	40.38	51.25
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	20.74	26.99	36.15	47.80	52.96
36) FED. FUNDS SOLD	2.12	4.01	6.89	9.61	13.56
37) TOTAL LOANS	37.94	45.75	55.37	64.52	72.01
38) RESERVE FOR LOAN LOSS	0.28	0.45	0.57	0.73	0.96
39) REAL ESTATE LOANS--RESIDENTIAL	0.45	1.40	2.84	7.83	12.09
40) REAL ESTATE LOANS--OTHER	0.66	1.51	3.29	5.82	7.88
41) COMMERCIAL AND INDUSTRIAL LOANS	2.82	4.58	8.26	12.58	16.54
42) PERSONAL LOANS	2.58	3.34	5.04	8.01	12.45
43) AGRIC./ LEASE FIN./ OTHER LOANS	14.46	22.55	31.01	39.89	46.43
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.14	13.18	16.12	19.23	23.14
45) PUBLIC FUNDS DEMAND DEPOSITS	0.27	0.46	0.80	1.29	1.79
46) TOTAL DEMAND DEPOSITS*	12.27	14.46	17.03	20.43	23.76
47) SAVINGS DEPOSITS IPC*	11.12	13.46	15.67	17.90	20.77
48) TIME DEPOSITS IPC*	48.67	52.58	57.02	61.55	64.38
49) PUBLIC TIME & SAVINGS DEPOSITS	2.78	4.01	6.48	9.01	13.44
50) TOTAL TIME & SAVINGS DEPOSITS	72.31	76.65	80.35	83.59	86.59
51) MEMO: MONEY MARKET CD'S	23.73	28.05	31.80	35.94	39.62
52) MEMO: TIME DEPOSITS OVER 100M	0.98	2.83	5.27	8.76	13.79
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	91.79	94.74	97.89	100.13	103.38
55) BORROWINGS	0.12	0.26	0.65	1.88	6.29
56) NET LARGE LIABILITIES	0.00	0.00	0.00	2.08	9.50
57) NON-RATE ASSET/LIABILITY GAP	12.49	15.34	19.23	23.11	27.16
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-35.48	-9.14	10.74	38.94	80.88
59) NET INCOME--1 YR.	-35.48	-12.32	12.95	37.07	73.11
60) AVERAGE ASSETS--1 YR.	9.51	13.92	17.43	21.88	27.39
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	12.14	57.76	122.26	208.41	295.23
62) NET INCOME--5 YRS.	-13.84	46.09	96.29	164.28	251.85
63) AVERAGE ASSETS--5 YRS.	29.69	38.68	46.46	56.97	68.40

* DOMESTIC ONLY

South Dakota

MEDIANS BY RESOURCE CLASS FOR 152 BANKS IN SOUTH DAKOTA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.33	12.33	12.94	12.44	12.48	12.25
2) INTEREST EXPENSE	6.75	7.19	7.86	8.04	8.20	8.16
3) NET INTEREST MARGIN	5.50	5.13	5.14	4.09	4.10	4.08
4) TRUST INCOME	0.00	0.00	0.02	0.03	0.08	0.16
5) SERVICE CHARGES ON DEPOSITS*	0.20	0.21	0.16	0.20	0.19	0.33
6) OTHER NON-INTEREST INCOME	0.20	0.17	0.31	0.10	0.26	0.36
7) SALARIES AND BENEFITS	2.08	1.55	1.28	1.30	1.54	1.43
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.32	0.33	0.27	0.29	0.54	0.38
9) LOAN LOSS PROVISION	0.30	0.25	0.18	0.25	0.12	0.75
10) OTHER NON-INTEREST EXPENSE	0.84	0.69	0.71	0.80	0.80	1.13
11) LESS F.T.E. ADJUSTMENT	0.23	0.40	0.68	0.67	0.51	0.56
12) TAX PROVISION	0.51	0.68	0.40	0.53	0.28	-0.04
13) RETURN ON ASSETS--OPERATING INCOME	1.71	1.49	1.60	1.03	0.86	0.62
14) RETURN ON ASSETS--NET INCOME	1.52	1.33	1.58	0.99	0.80	0.50
15) RETURN ON EQUITY--NET INCOME	14.01	15.52	15.36	15.29	10.75	7.98
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.18	13.60	14.07	13.84	14.23	14.00
17) BREAK EVEN YIELD	10.65	10.35	11.09	11.61	12.22	12.68
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.44	10.25	10.97	11.31	11.38	11.47
19) YIELD ON LOANS	15.07	14.92	15.47	14.64	14.78	15.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.52	0.30	0.31	0.30	0.35	1.06
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.59	0.44	0.36	0.42	0.20	1.23
22) RATE ON TIME AND SAVINGS	9.24	9.49	10.51	10.56	10.54	10.86
23) RATE ON TOTAL INTEREST FUNDS	9.24	9.49	10.52	10.67	11.20	10.99
24) INTEREST EXPENSE % EARNING ASSETS	7.14	7.58	8.53	9.06	9.45	9.33
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	26.14	31.51	26.34	25.05	18.55	-94.94
26) CASH DIVIDEND AS % OF OPERATING INCOME	12.70	16.81	16.21	27.96	75.14	49.03
27) CAPITAL FORMATION RATIO	11.21	11.74	11.83	9.47	1.90	3.48
28) EQUITY CAPITAL AS % OF ASSETS	9.71	9.09	8.28	7.57	6.71	6.47
Productivity						
29) EARNING ASSETS AS % OF ASSETS	92.70	92.20	91.30	89.67	87.84	87.50
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.59	6.11	5.56	6.94	7.33	7.95
31) NON-INT. INCOME % NON-INT. EXPENSE	13.36	16.51	19.38	13.88	22.18	26.72
32) PERSONNEL EXPENSE PER EMPLOYEE	20045	20000	18923	16700	17866	7391
33) EMPLOYEES PER MILLION ASSETS	0.88	0.76	0.76	0.83	0.92	0.82
34) NON-INTEREST INCOME AS % OF SALARIES	22.58	29.08	34.95	26.21	40.89	55.15
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	41.29	38.90	33.49	31.63	28.97	26.53
36) FED. FUNDS SOLD	8.30	6.16	6.96	2.74	2.12	3.29
37) TOTAL LOANS	49.95	52.93	60.50	62.62	67.87	69.52
38) RESERVE FOR LOAN LOSS	0.55	0.53	0.71	0.57	0.63	0.63
39) REAL ESTATE LOANS--RESIDENTIAL	1.54	2.77	3.46	10.21	10.92	12.32
40) REAL ESTATE LOANS--OTHER	1.93	2.83	4.23	6.88	5.88	4.77
41) COMMERCIAL AND INDUSTRIAL LOANS	6.84	6.43	8.84	15.26	15.79	20.56
42) PERSONAL LOANS	5.30	4.35	4.51	7.93	11.43	13.28
43) AGRIC./ LEASE FIN./ OTHER LOANS	30.44	31.95	34.54	24.79	14.68	19.20
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	16.42	16.50	14.06	15.61	17.07	17.71
45) PUBLIC FUNDS DEMAND DEPOSITS	0.96	0.80	0.58	0.64	0.89	1.21
46) TOTAL DEMAND DEPOSITS*	17.71	17.30	14.76	16.38	18.40	18.92
47) SAVINGS DEPOSITS IPC*	14.22	15.62	15.86	16.19	17.80	16.62
48) TIME DEPOSITS IPC*	55.25	57.20	61.50	62.19	55.83	59.07
49) PUBLIC TIME & SAVINGS DEPOSITS	7.11	6.93	5.40	5.65	5.07	5.91
50) TOTAL TIME & SAVINGS DEPOSITS	77.71	80.13	80.99	83.81	81.23	81.63
51) MEMO: MONEY MARKET CD'S	32.48	31.30	33.29	28.30	28.79	31.40
52) MEMO: TIME DEPOSITS OVER 100M	3.39	5.05	5.53	8.48	9.84	10.47
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	96.06	97.58	98.35	100.22	98.64	100.56
55) BORROWINGS	0.50	0.60	0.39	0.38	3.94	3.37
56) NET LARGE LIABILITIES	0.00	0.00	0.00	6.71	0.00	0.32
57) NON-RATE ASSET/LIABILITY GAP	22.25	19.30	17.96	15.25	14.42	14.97
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	24.88	19.00	9.48	1.18	-3.48	-31.53
59) NET INCOME--1 YR.	15.57	16.53	13.40	5.10	-22.97	-43.61
60) AVERAGE ASSETS--1 YR.	16.52	18.66	18.30	16.70	10.39	12.69
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	174.28	123.84	116.91	57.23	29.12	-10.10
62) NET INCOME--5 YRS.	129.82	95.68	91.04	46.09	26.37	-27.45
63) AVERAGE ASSETS--5 YRS.	43.18	49.98	49.51	50.90	39.16	47.93

* DOMESTIC ONLY

Tennessee

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1981 TENNESSEE BASED ON 350 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.28	11.85	12.31	12.89	13.47
2) INTEREST EXPENSE	8.84	8.41	7.92	7.37	6.76
3) NET INTEREST MARGIN	3.23	3.88	4.48	5.14	5.77
4) TRUST INCOME	0.01	0.02	0.04	0.13	0.24
5) SERVICE CHARGES ON DEPOSITS*	0.15	0.26	0.37	0.54	0.71
6) OTHER NON-INTEREST INCOME	0.06	0.10	0.17	0.30	0.55
7) SALARIES AND BENEFITS	2.17	1.84	1.56	1.35	1.16
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.72	0.59	0.47	0.35	0.25
9) LOAN LOSS PROVISION	1.07	0.61	0.33	0.19	0.08
10) OTHER NON-INTEREST EXPENSE	1.59	1.26	1.02	0.75	0.60
11) LESS F.T.E. ADJUSTMENT	0.12	0.32	0.50	0.70	0.92
12) TAX PROVISION	0.68	0.40	0.17	0.03	-0.13
13) RETURN ON ASSETS--OPERATING INCOME	-0.07	0.60	0.94	1.27	1.58
14) RETURN ON ASSETS--NET INCOME	-0.16	0.56	0.91	1.22	1.51
15) RETURN ON EQUITY--NET INCOME	-2.30	7.03	11.35	14.69	18.35
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.60	13.23	13.89	14.67	15.59
17) BREAK EVEN YIELD	14.30	13.07	11.95	11.27	10.54
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.59	10.32	11.06	11.67	12.72
19) YIELD ON LOANS	13.16	13.83	14.68	15.68	16.39
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.89	0.94	0.49	0.25	0.11
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.06	1.10	0.61	0.38	0.18
22) RATE ON TIME AND SAVINGS	9.71	10.28	10.86	11.41	11.91
23) RATE ON TOTAL INTEREST FUNDS	9.76	10.29	10.87	11.52	12.11
24) INTEREST EXPENSE % EARNING ASSETS	10.19	9.44	8.90	8.29	7.70
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-17.05	3.70	16.86	27.96	39.57
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.14	14.54	23.24	39.21	64.82
27) CAPITAL FORMATION RATIO	-4.92	4.19	8.06	11.00	15.11
28) EQUITY CAPITAL AS % OF ASSETS	6.12	7.10	8.04	9.07	10.32
Productivity					
29) EARNING ASSETS AS % OF ASSETS	82.12	86.85	89.58	91.06	92.71
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.98	8.25	6.25	5.21	4.46
31) NON-INT. INCOME % NON-INT. EXPENSE	11.69	15.70	19.97	25.37	32.05
32) PERSONNEL EXPENSE PER EMPLOYEE	18681	16868	15093	13636	12608
33) EMPLOYEES PER MILLION ASSETS	1.44	1.21	1.02	0.87	0.77
34) NON-INTEREST INCOME AS % OF SALARIES	21.73	30.10	38.56	51.51	64.03
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	16.78	22.51	31.28	38.35	46.30
36) FED. FUNDS SOLD	1.77	3.03	5.38	8.84	12.98
37) TOTAL LOANS	44.22	54.25	62.25	70.08	75.96
38) RESERVE FOR LOAN LOSS	0.25	0.40	0.55	0.71	0.87
39) REAL ESTATE LOANS--RESIDENTIAL	4.60	7.85	11.59	16.50	20.90
40) REAL ESTATE LOANS--OTHER	3.91	6.61	10.50	14.70	19.73
41) COMMERCIAL AND INDUSTRIAL LOANS	3.51	6.48	11.13	16.66	24.31
42) PERSONAL LOANS	8.37	11.14	15.63	21.21	26.47
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.00	4.63	8.16	12.46	18.38
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	12.65	15.07	17.88	21.75	26.28
45) PUBLIC FUNDS DEMAND DEPOSITS	0.55	1.00	1.62	2.59	3.83
46) TOTAL DEMAND DEPOSITS*	14.10	16.67	19.57	24.26	27.92
47) SAVINGS DEPOSITS IPC*	7.71	10.26	13.72	16.89	20.39
48) TIME DEPOSITS IPC*	46.40	52.09	58.13	64.26	68.10
49) PUBLIC TIME & SAVINGS DEPOSITS	1.91	3.54	6.08	10.05	15.13
50) TOTAL TIME & SAVINGS DEPOSITS	69.51	76.11	79.83	82.89	86.41
51) MEMO: MONEY MARKET CD'S	23.50	29.42	34.80	42.24	49.03
52) MEMO: TIME DEPOSITS OVER 100M	3.79	6.55	11.83	17.94	24.04
53) FOREIGN DEPOSITS		0.03	0.76	5.74	
54) TOTAL DEPOSITS (FGN.& DOM.)	94.55	97.07	99.29	101.95	106.93
55) BORROWINGS	0.08	0.38	1.35	4.23	10.17
56) NET LARGE LIABILITIES	0.00	0.00	2.84	10.50	19.97
57) NON-RATE ASSET/LIABILITY GAP	12.02	15.90	18.79	21.69	25.48
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-95.79	-22.58	5.64	39.47	130.65
59) NET INCOME--1 YR.	-111.92	-29.01	1.97	31.52	129.72
60) AVERAGE ASSETS--1 YR.	5.50	10.99	16.35	21.87	30.51
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-119.82	3.74	57.79	125.00	313.58
62) NET INCOME--5 YRS.	-136.01	-9.15	47.22	109.87	302.94
63) AVERAGE ASSETS--5 YRS.	24.76	36.64	49.66	63.45	85.10

* DOMESTIC ONLY

Tennessee

MEDIANS BY RESOURCE CLASS FOR 350 BANKS IN TENNESSEE

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.32	12.21	12.43	12.28	12.40	11.92
2) INTEREST EXPENSE	7.69	7.93	7.97	7.92	7.85	8.29
3) NET INTEREST MARGIN	4.81	4.39	4.56	4.37	4.56	3.69
4) TRUST INCOME	0.00	0.01	0.01	0.03	0.10	0.23
5) SERVICE CHARGES ON DEPOSITS*	0.39	0.43	0.33	0.36	0.48	0.30
6) OTHER NON-INTEREST INCOME	0.27	0.17	0.16	0.16	0.16	0.66
7) SALARIES AND BENEFITS	1.91	1.52	1.51	1.45	1.68	1.77
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.50	0.47	0.42	0.45	0.53	0.67
9) LOAN LOSS PROVISION	0.64	0.38	0.28	0.30	0.30	0.33
10) OTHER NON-INTEREST EXPENSE	1.26	1.02	0.98	0.96	1.04	1.19
11) LESS F.T.E. ADJUSTMENT	0.16	0.40	0.58	0.60	0.62	0.56
12) TAX PROVISION	0.21	0.20	0.19	0.12	0.04	0.04
13) RETURN ON ASSETS--OPERATING INCOME	0.74	0.92	1.01	0.97	0.90	0.83
14) RETURN ON ASSETS--NET INCOME	0.76	0.87	0.94	0.96	0.92	0.73
15) RETURN ON EQUITY--NET INCOME	8.95	9.77	11.88	11.85	11.90	11.37
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.95	13.79	13.96	13.73	14.13	14.73
17) BREAK EVEN YIELD	12.60	11.91	11.94	11.78	12.31	12.94
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.39	10.78	11.34	10.96	11.35	11.48
19) YIELD ON LOANS	14.49	14.36	14.76	14.69	15.26	16.01
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.03	0.61	0.39	0.41	0.46	0.40
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.10	0.65	0.53	0.54	0.54	0.62
22) RATE ON TIME AND SAVINGS	10.33	10.83	11.02	10.85	11.04	11.39
23) RATE ON TOTAL INTEREST FUNDS	10.33	10.81	11.05	10.82	11.11	12.39
24) INTEREST EXPENSE % EARNING ASSETS	8.68	8.90	9.04	8.90	8.82	9.90
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	21.42	18.97	18.05	12.86	6.30	6.14
26) CASH DIVIDEND AS % OF OPERATING INCOME	17.77	19.23	21.05	33.01	25.29	41.23
27) CAPITAL FORMATION RATIO	6.80	8.18	8.96	7.75	9.28	6.11
28) EQUITY CAPITAL AS % OF ASSETS	8.83	8.04	8.06	7.97	7.78	6.40
Productivity						
29) EARNING ASSETS AS % OF ASSETS	89.67	89.60	89.62	89.58	89.73	81.40
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.90	6.02	6.09	5.95	6.35	11.68
31) NON-INT. INCOME % NON-INT. EXPENSE	15.95	20.25	19.77	19.49	22.99	36.55
32) PERSONNEL EXPENSE PER EMPLOYEE	15515	14896	15087	14923	14935	17459
33) EMPLOYEES PER MILLION ASSETS	1.26	1.03	0.99	0.95	1.10	0.95
34) NON-INTEREST INCOME AS % OF SALARIES	31.66	41.03	36.31	37.70	45.46	69.03
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	30.09	25.86	33.07	32.68	32.70	31.27
36) FED. FUNDS SOLD	8.58	5.69	4.47	4.11	4.34	5.62
37) TOTAL LOANS	62.37	66.21	60.88	61.27	62.78	59.22
38) RESERVE FOR LOAN LOSS	0.50	0.47	0.54	0.64	0.61	0.82
39) REAL ESTATE LOANS--RESIDENTIAL	11.83	11.24	12.93	12.75	9.54	6.61
40) REAL ESTATE LOANS--OTHER	8.33	11.35	10.18	11.12	10.51	8.81
41) COMMERCIAL AND INDUSTRIAL LOANS	6.88	9.76	10.37	11.18	16.52	24.31
42) PERSONAL LOANS	15.93	15.98	13.77	16.10	18.90	13.48
43) AGRIC./ LEASE FIN./ OTHER LOANS	9.70	10.71	8.17	6.48	3.18	7.68
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	18.48	17.24	17.46	16.77	19.52	27.95
45) PUBLIC FUNDS DEMAND DEPOSITS	1.44	1.47	1.76	1.62	1.61	2.23
46) TOTAL DEMAND DEPOSITS*	19.39	18.97	19.26	19.06	22.44	30.64
47) SAVINGS DEPOSITS IPC*	12.25	11.82	14.03	15.18	15.26	14.36
48) TIME DEPOSITS IPC*	60.79	60.78	59.25	59.14	49.86	40.32
49) PUBLIC TIME & SAVINGS DEPOSITS	6.41	6.25	5.91	5.29	6.90	3.79
50) TOTAL TIME & SAVINGS DEPOSITS	79.85	81.42	79.83	79.73	74.92	58.59
51) MEMO: MONEY MARKET CD'S	40.17	38.37	35.46	32.71	26.08	19.74
52) MEMO: TIME DEPOSITS OVER 100M	8.95	10.43	10.19	12.22	15.89	17.93
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.76
54) TOTAL DEPOSITS (FGN.& DOM.)	100.35	100.36	99.39	99.05	96.81	89.52
55) BORROWINGS	0.52	0.80	0.90	1.27	4.42	19.65
56) NET LARGE LIABILITIES	0.00	1.16	1.16	5.08	6.28	16.79
57) NON-RATE ASSET/LIABILITY GAP	20.11	17.79	18.28	18.78	20.53	20.55
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	9.09	2.61	5.49	3.08	9.58	6.34
59) NET INCOME--1 YR.	0.57	-1.79	2.01	1.39	10.89	1.11
60) AVERAGE ASSETS--1 YR.	15.77	16.59	16.92	15.43	17.26	12.74
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	63.41	44.10	74.83	47.88	55.28	91.57
62) NET INCOME--5 YRS.	61.01	28.46	57.86	43.75	48.93	78.58
63) AVERAGE ASSETS--5 YRS.	43.99	51.69	49.53	49.00	50.24	32.52

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 TEXAS BASED ON 1463 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.24	11.91	12.58	13.10	13.64
2) INTEREST EXPENSE	8.30	7.64	6.96	6.15	5.23
3) NET INTEREST MARGIN	4.09	4.79	5.61	6.43	7.25
4) TRUST INCOME	0.01	0.03	0.09	0.18	0.27
5) SERVICE CHARGES ON DEPOSITS*	0.18	0.30	0.51	0.80	1.22
6) OTHER NON-INTEREST INCOME	0.07	0.12	0.20	0.34	0.60
7) SALARIES AND BENEFITS	2.48	2.07	1.67	1.35	1.12
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.98	0.69	0.47	0.34	0.23
9) LOAN LOSS PROVISION	0.77	0.45	0.25	0.14	0.07
10) OTHER NON-INTEREST EXPENSE	1.92	1.50	1.12	0.85	0.65
11) LESS F.T.E. ADJUSTMENT	0.20	0.40	0.63	0.88	1.11
12) TAX PROVISION	1.19	0.85	0.46	0.22	0.07
13) RETURN ON ASSETS--OPERATING INCOME	0.82	1.19	1.57	1.98	2.38
14) RETURN ON ASSETS--NET INCOME	0.81	1.16	1.53	1.95	2.33
15) RETURN ON EQUITY--NET INCOME	9.26	13.66	17.69	22.04	26.44
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.20	14.02	15.01	15.99	17.20
17) BREAK EVEN YIELD	14.28	12.87	11.68	10.70	9.67
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.44	10.26	11.06	11.92	12.86
19) YIELD ON LOANS	13.46	14.38	15.27	16.14	17.01
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.29	0.65	0.32	0.11	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.54	0.92	0.54	0.32	0.17
22) RATE ON TIME AND SAVINGS	9.56	10.31	11.02	11.71	12.49
23) RATE ON TOTAL INTEREST FUNDS	9.61	10.35	11.06	11.80	12.62
24) INTEREST EXPENSE % EARNING ASSETS	10.22	9.18	8.33	7.36	6.39
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	5.16	13.75	23.43	32.20	38.17
26) CASH DIVIDEND AS % OF OPERATING INCOME	6.84	12.77	24.19	42.59	66.45
27) CAPITAL FORMATION RATIO	3.98	9.18	13.45	17.98	22.69
28) EQUITY CAPITAL AS % OF ASSETS	6.72	7.46	8.39	9.71	11.97
Productivity					
29) EARNING ASSETS AS % OF ASSETS	74.75	80.28	84.31	87.28	89.53
30) CASH & DUE (NON-INT.) AS % OF ASSETS	20.51	15.52	11.53	8.92	7.06
31) NON-INT. INCOME % NON-INT. EXPENSE	14.05	19.11	24.90	31.34	36.85
32) PERSONNEL EXPENSE PER EMPLOYEE	21162	18855	17049	15223	13669
33) EMPLOYEES PER MILLION ASSETS	1.57	1.25	0.97	0.77	0.62
34) NON-INTEREST INCOME AS % OF SALARIES	27.41	37.87	49.65	63.03	76.94
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	16.86	22.63	30.86	38.91	47.45
36) FED. FUNDS SOLD	2.52	4.68	8.42	13.56	19.66
37) TOTAL LOANS	41.42	50.09	59.46	67.02	72.88
38) RESERVE FOR LOAN LOSS	0.27	0.42	0.56	0.72	0.91
39) REAL ESTATE LOANS--RESIDENTIAL	0.85	2.07	4.31	7.59	10.84
40) REAL ESTATE LOANS--OTHER	1.65	3.73	6.93	10.96	15.17
41) COMMERCIAL AND INDUSTRIAL LOANS	6.77	11.30	18.05	26.61	34.75
42) PERSONAL LOANS	6.15	8.99	13.24	18.63	24.57
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.03	5.93	9.75	14.93	22.43
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	20.53	24.35	29.37	36.62	45.07
45) PUBLIC FUNDS DEMAND DEPOSITS	0.16	0.54	1.55	2.82	4.84
46) TOTAL DEMAND DEPOSITS*	22.73	26.68	31.91	39.07	46.73
47) SAVINGS DEPOSITS IPC*	8.11	11.30	14.79	18.63	22.80
48) TIME DEPOSITS IPC*	34.89	41.47	49.30	56.67	64.03
49) PUBLIC TIME & SAVINGS DEPOSITS	1.89	3.48	6.26	10.77	17.36
50) TOTAL TIME & SAVINGS DEPOSITS	59.39	66.00	73.00	79.26	85.34
51) MEMO: MONEY MARKET CD'S	13.58	19.55	26.82	34.45	41.19
52) MEMO: TIME DEPOSITS OVER 100M	6.17	10.35	17.12	26.68	35.83
53) FOREIGN DEPOSITS	1.96	7.40	13.17	25.37	29.80
54) TOTAL DEPOSITS (FGN.& DOM.)	97.70	100.87	105.02	110.74	118.18
55) BORROWINGS	0.16	0.37	1.06	3.06	6.58
56) NET LARGE LIABILITIES	0.00	0.00	8.01	17.94	28.98
57) NON-RATE ASSET/LIABILITY GAP	14.11	19.42	25.22	31.32	37.74
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-17.64	7.24	29.40	59.68	121.73
59) NET INCOME--1 YR.	-19.87	5.27	27.97	58.19	124.76
60) AVERAGE ASSETS--1 YR.	10.58	17.09	25.26	35.90	58.44
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	30.90	85.86	158.35	299.07	N/A
62) NET INCOME--5 YRS.	22.06	77.77	147.22	278.32	N/A
63) AVERAGE ASSETS--5 YRS.	35.80	53.44	74.40	103.16	155.28

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 1463 BANKS IN TEXAS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.25	12.55	12.52	12.60	12.84	12.68
2) INTEREST EXPENSE	6.32	6.71	6.85	7.15	7.68	8.72
3) NET INTEREST MARGIN	6.01	5.80	5.61	5.53	5.17	3.99
4) TRUST INCOME	0.00	0.02	0.02	0.04	0.12	0.19
5) SERVICE CHARGES ON DEPOSITS*	0.54	0.55	0.55	0.53	0.37	0.09
6) OTHER NON-INTEREST INCOME	0.19	0.21	0.20	0.18	0.20	0.34
7) SALARIES AND BENEFITS	2.07	1.81	1.63	1.58	1.40	1.17
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.60	0.54	0.49	0.46	0.39	0.37
9) LOAN LOSS PROVISION	0.23	0.29	0.24	0.28	0.24	0.25
10) OTHER NON-INTEREST EXPENSE	1.33	1.24	1.09	1.07	0.97	0.87
11) LESS F.T.E. ADJUSTMENT	0.26	0.53	0.69	0.70	0.73	0.48
12) TAX PROVISION	0.58	0.46	0.47	0.46	0.44	0.26
13) RETURN ON ASSETS--OPERATING INCOME	1.62	1.59	1.62	1.53	1.54	0.96
14) RETURN ON ASSETS--NET INCOME	1.60	1.58	1.57	1.49	1.48	0.91
15) RETURN ON EQUITY--NET INCOME	14.91	17.01	18.23	18.59	20.27	17.17
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.08	15.15	14.79	14.95	14.88	15.41
17) BREAK EVEN YIELD	11.89	11.92	11.40	11.73	11.70	13.28
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.74	11.19	11.15	11.13	10.89	10.80
19) YIELD ON LOANS	14.58	15.12	15.17	15.27	15.95	16.82
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.42	0.36	0.26	0.33	0.24	0.24
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.57	0.64	0.51	0.53	0.45	0.50
22) RATE ON TIME AND SAVINGS	10.22	10.70	10.98	11.25	11.82	13.42
23) RATE ON TOTAL INTEREST FUNDS	10.24	10.71	11.04	11.26	11.94	13.69
24) INTEREST EXPENSE % EARNING ASSETS	7.73	8.18	8.18	8.42	8.85	10.66
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	24.80	21.76	23.60	23.64	24.65	22.40
26) CASH DIVIDEND AS % OF OPERATING INCOME	21.21	20.37	21.69	25.48	35.66	32.64
27) CAPITAL FORMATION RATIO	11.70	14.03	13.89	14.42	12.82	11.49
28) EQUITY CAPITAL AS % OF ASSETS	10.16	9.08	8.42	7.96	7.25	5.79
Productivity						
29) EARNING ASSETS AS % OF ASSETS	81.05	83.55	84.56	85.06	86.94	81.83
30) CASH & DUE (NON-INT.) AS % OF ASSETS	15.35	12.50	11.17	10.86	9.11	12.67
31) NON-INT. INCOME % NON-INT. EXPENSE	20.83	23.80	25.92	25.47	25.82	29.23
32) PERSONNEL EXPENSE PER EMPLOYEE	16172	16282	16627	17336	17849	20312
33) EMPLOYEES PER MILLION ASSETS	1.32	1.08	0.95	0.92	0.77	0.59
34) NON-INTEREST INCOME AS % OF SALARIES	39.58	48.43	51.07	50.54	49.82	58.80
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	25.16	32.27	31.89	30.56	30.91	25.52
36) FED. FUNDS SOLD	14.34	9.69	8.16	6.39	5.85	5.57
37) TOTAL LOANS	56.68	57.39	57.80	61.33	62.55	66.02
38) RESERVE FOR LOAN LOSS	0.49	0.50	0.54	0.61	0.64	0.80
39) REAL ESTATE LOANS--RESIDENTIAL	3.96	4.07	5.27	4.44	3.88	2.56
40) REAL ESTATE LOANS--OTHER	3.79	5.42	6.77	9.24	11.00	10.68
41) COMMERCIAL AND INDUSTRIAL LOANS	11.92	14.58	17.40	21.51	26.76	32.31
42) PERSONAL LOANS	15.46	14.27	12.67	12.64	13.01	9.26
43) AGRIC./ LEASE FIN./ OTHER LOANS	14.42	11.47	9.68	8.45	3.97	9.76
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	32.79	29.59	28.82	29.09	29.35	29.62
45) PUBLIC FUNDS DEMAND DEPOSITS	2.10	1.63	1.64	1.48	0.98	0.76
46) TOTAL DEMAND DEPOSITS*	35.73	32.00	31.39	32.14	31.20	30.75
47) SAVINGS DEPOSITS IPC*	14.64	15.43	15.58	15.47	11.55	4.99
48) TIME DEPOSITS IPC*	51.03	50.88	49.48	48.33	46.30	35.91
49) PUBLIC TIME & SAVINGS DEPOSITS	6.93	5.87	5.72	6.13	8.01	6.60
50) TOTAL TIME & SAVINGS DEPOSITS	74.46	74.88	73.26	73.42	69.25	49.95
51) MEMO: MONEY MARKET CD'S	33.41	31.17	27.15	25.34	17.21	6.71
52) MEMO: TIME DEPOSITS OVER 100M	10.03	14.05	16.01	19.90	30.33	37.85
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	13.17
54) TOTAL DEPOSITS (FGN.& DOM.)	108.82	106.38	105.39	104.87	100.90	94.81
55) BORROWINGS	0.70	0.76	0.91	0.97	2.23	16.20
56) NET LARGE LIABILITIES	0.00	3.78	7.46	12.52	20.67	47.93
57) NON-RATE ASSET/LIABILITY GAP	25.44	24.50	25.60	25.37	27.05	19.82
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	28.24	36.16	26.85	27.23	28.76	28.38
59) NET INCOME--1 YR.	28.06	33.17	25.49	26.56	28.75	25.80
60) AVERAGE ASSETS--1 YR.	24.64	27.15	24.16	24.45	24.77	29.04
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	177.57	189.06	158.44	146.97	148.91	125.38
62) NET INCOME--5 YRS.	169.31	161.19	147.32	128.82	132.44	116.24
63) AVERAGE ASSETS--5 YRS.	60.78	76.37	73.91	75.58	74.88	73.01

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 UTAH BASED ON 64 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.23	11.90	12.74	13.44	14.77
2) INTEREST EXPENSE	8.64	7.98	7.28	5.97	4.97
3) NET INTEREST MARGIN	4.03	4.72	5.48	6.66	8.03
4) TRUST INCOME	0.03	0.08	0.10	0.18	0.40
5) SERVICE CHARGES ON DEPOSITS*	0.20	0.43	0.67	0.95	1.60
6) OTHER NON-INTEREST INCOME	0.12	0.20	0.31	0.47	1.09
7) SALARIES AND BENEFITS	3.67	2.94	2.42	1.89	1.57
8) OCCUPANCY & FURNITURE & EQUIPMENT'EXP.	1.58	1.33	0.69	0.43	0.28
9) LOAN LOSS PROVISION	0.84	0.48	0.27	0.14	0.08
10) OTHER NON-INTEREST EXPENSE	3.36	2.22	1.66	1.25	0.74
11) LESS F.T.E. ADJUSTMENT	0.09	0.22	0.47	0.63	0.90
12) TAX PROVISION	1.10	0.64	0.33	0.14	-0.04
13) RETURN ON ASSETS--OPERATING INCOME	-0.49	0.52	0.88	1.35	1.99
14) RETURN ON ASSETS--NET INCOME	-0.30	0.50	0.87	1.27	1.81
15) RETURN ON EQUITY--NET INCOME	-3.44	6.21	9.32	14.00	19.10
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.09	14.05	15.42	17.00	20.63
17) BREAK EVEN YIELD	19.76	15.93	13.64	12.09	10.10
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.42	10.50	11.64	12.70	14.57
19) YIELD ON LOANS	13.23	14.57	15.94	17.43	18.29
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.22	0.58	0.42	0.15	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.44	0.74	0.50	0.25	0.15
22) RATE ON TIME AND SAVINGS	9.19	10.09	11.02	12.12	13.31
23) RATE ON TOTAL INTEREST FUNDS	9.28	10.06	11.14	12.49	13.77
24) INTEREST EXPENSE % EARNING ASSETS	11.62	9.73	8.45	7.43	6.09
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-8.51	12.39	23.74	34.80	44.46
26) CASH DIVIDEND AS % OF OPERATING INCOME	1.29	20.72	37.69	48.48	66.36
27) CAPITAL FORMATION RATIO	-4.70	4.18	7.46	11.60	13.78
28) EQUITY CAPITAL AS % OF ASSETS	6.06	6.95	8.29	11.20	13.58
Productivity					
29) EARNING ASSETS AS % OF ASSETS	68.00	76.53	83.38	87.24	91.40
30) CASH & DUE (NON-INT.) AS % OF ASSETS	22.48	15.10	10.22	7.64	5.58
31) NON-INT. INCOME % NON-INT. EXPENSE	11.84	18.19	23.45	28.22	36.93
32) PERSONNEL EXPENSE PER EMPLOYEE	22716	17971	16439	14930	13059
33) EMPLOYEES PER MILLION ASSETS	2.62	1.83	1.41	1.16	0.81
34) NON-INTEREST INCOME AS % OF SALARIES	23.24	37.79	48.62	61.76	73.36
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	2.62	7.86	16.41	26.71	31.98
36) FED. FUNDS SOLD	1.38	3.74	6.68	11.41	17.91
37) TOTAL LOANS	58.97	65.35	74.18	83.06	89.63
38) RESERVE FOR LOAN LOSS	0.34	0.48	0.64	0.83	1.00
39) REAL ESTATE LOANS--RESIDENTIAL	4.31	10.00	13.02	19.59	31.09
40) REAL ESTATE LOANS--OTHER	1.26	4.62	8.77	15.73	22.07
41) COMMERCIAL AND INDUSTRIAL LOANS	5.60	10.02	19.36	30.54	36.72
42) PERSONAL LOANS	7.73	11.59	15.70	20.92	25.30
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.51	4.88	9.07	15.60	29.93
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	17.69	22.15	28.59	38.41	48.04
45) PUBLIC FUNDS DEMAND DEPOSITS	0.14	0.47	1.06	1.99	3.58
46) TOTAL DEMAND DEPOSITS*	19.82	23.92	31.70	40.73	48.66
47) SAVINGS DEPOSITS IPC*	9.82	13.31	18.64	23.07	26.45
48) TIME DEPOSITS IPC*	31.97	38.40	43.56	49.50	56.92
49) PUBLIC TIME & SAVINGS DEPOSITS	2.98	6.17	8.89	13.90	20.17
50) TOTAL TIME & SAVINGS DEPOSITS	60.07	65.29	72.38	78.92	85.17
51) MEMO: MONEY MARKET CD'S	8.67	13.34	19.53	29.42	33.02
52) MEMO: TIME DEPOSITS OVER 100M	5.19	10.26	20.74	33.85	51.53
53) FOREIGN DEPOSITS			10.19		
54) TOTAL DEPOSITS (FGN.& DOM.)	94.87	98.80	103.84	111.27	120.28
55) BORROWINGS	0.40	0.81	2.96	7.18	10.74
56) NET LARGE LIABILITIES	0.00	0.86	16.36	27.68	41.05
57) NON-RATE ASSET/LIABILITY GAP	12.83	18.19	22.64	30.04	37.31
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-69.91	-44.84	-10.30	31.73	71.60
59) NET INCOME--1 YR.	-69.91	-46.07	-10.59	18.68	71.60
60) AVERAGE ASSETS--1 YR.	2.11	6.17	12.95	26.93	86.04
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-57.36	-5.64	89.55	N/A	N/A
62) NET INCOME--5 YRS.	-69.68	-14.08	69.56	296.25	N/A
63) AVERAGE ASSETS--5 YRS.	18.46	32.88	60.49	125.83	N/A

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 64 BANKS IN UTAH

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	13.12	12.99	12.85	12.45	11.87	12.06
2) INTEREST EXPENSE	6.34	7.24	7.11	8.42	7.66	7.76
3) NET INTEREST MARGIN	6.55	5.70	5.51	5.10	4.47	4.18
4) TRUST INCOME	0.00	0.11	0.00	0.06	0.11	0.14
5) SERVICE CHARGES ON DEPOSITS*	1.05	0.70	0.67	0.64	0.61	0.40
6) OTHER NON-INTEREST INCOME	0.31	0.30	0.29	1.44	0.39	0.33
7) SALARIES AND BENEFITS	2.87	2.40	2.25	2.48	2.32	1.86
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.36	0.63	0.61	0.70	0.81	0.51
9) LOAN LOSS PROVISION	0.33	0.26	0.26	0.54	0.16	0.19
10) OTHER NON-INTEREST EXPENSE	2.34	1.86	1.35	1.46	1.21	1.25
11) LESS F.T.E. ADJUSTMENT	0.46	0.36	0.55	0.32	0.44	0.56
12) TAX PROVISION	0.16	0.47	0.51	0.20	0.07	0.26
13) RETURN ON ASSETS--OPERATING INCOME	0.72	0.98	0.94	0.68	0.48	0.93
14) RETURN ON ASSETS--NET INCOME	0.72	0.97	0.89	0.67	0.46	0.87
15) RETURN ON EQUITY--NET INCOME	7.44	10.79	11.50	8.84	7.16	13.82
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	17.09	15.43	15.25	14.43	14.73	14.28
17) BREAK EVEN YIELD	16.99	13.41	12.18	14.03	13.21	12.52
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.48	12.06	11.49	10.64	11.04	11.43
19) YIELD ON LOANS	17.53	16.23	15.21	16.08	15.56	15.50
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.41	0.39	0.39	0.48	0.43	0.38
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.66	0.45	0.42	0.74	0.42	0.32
22) RATE ON TIME AND SAVINGS	11.02	11.32	10.71	11.94	10.89	11.30
23) RATE ON TOTAL INTEREST FUNDS	10.64	11.29	10.75	11.73	11.35	11.88
24) INTEREST EXPENSE % EARNING ASSETS	8.50	8.01	8.16	9.38	9.32	9.15
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	23.50	23.25	25.92	-4.86	12.71	20.55
26) CASH DIVIDEND AS % OF OPERATING INCOME	30.12	35.64	30.40	23.08	50.82	39.60
27) CAPITAL FORMATION RATIO	6.67	8.84	7.13	1.51	3.60	8.13
28) EQUITY CAPITAL AS % OF ASSETS	10.75	8.20	7.75	7.61	6.48	6.62
Productivity						
29) EARNING ASSETS AS % OF ASSETS	74.93	84.40	84.94	85.26	82.17	84.79
30) CASH & DUE (NON-INT.) AS % OF ASSETS	17.74	9.41	9.84	7.55	11.39	11.06
31) NON-INT. INCOME % NON-INT. EXPENSE	19.63	21.25	22.98	41.89	27.89	25.61
32) PERSONNEL EXPENSE PER EMPLOYEE	16274	16685	16810	7971	6141	5674
33) EMPLOYEES PER MILLION ASSETS	1.90	1.42	1.36	1.49	1.34	1.22
34) NON-INTEREST INCOME AS % OF SALARIES	44.84	44.79	49.22	74.60	55.68	52.06
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	8.11	15.34	19.44	21.93	26.67	27.68
36) FED. FUNDS SOLD	9.54	7.91	5.42	4.87	4.54	4.32
37) TOTAL LOANS	82.12	72.89	73.37	68.19	70.40	67.68
38) RESERVE FOR LOAN LOSS	0.49	0.67	0.78	0.57	0.42	0.68
39) REAL ESTATE LOANS--RESIDENTIAL	12.01	17.93	14.99	19.63	8.61	13.74
40) REAL ESTATE LOANS--OTHER	8.82	5.16	9.21	15.73	9.15	13.44
41) COMMERCIAL AND INDUSTRIAL LOANS	27.06	15.20	16.18	17.56	27.15	19.00
42) PERSONAL LOANS	20.16	14.43	15.19	12.53	16.32	13.88
43) AGRIC./ LEASE FIN./ OTHER LOANS	11.24	12.25	6.94	4.14	3.03	4.36
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	35.59	27.83	26.86	23.79	29.25	26.96
45) PUBLIC FUNDS DEMAND DEPOSITS	0.52	1.25	0.77	1.31	1.46	1.52
46) TOTAL DEMAND DEPOSITS*	39.23	32.50	29.13	25.11	31.21	29.02
47) SAVINGS DEPOSITS IPC*	18.94	15.37	22.16	16.14	17.46	16.04
48) TIME DEPOSITS IPC*	43.77	45.22	46.92	46.81	40.49	41.91
49) PUBLIC TIME & SAVINGS DEPOSITS	11.42	9.47	5.65	14.48	8.89	8.36
50) TOTAL TIME & SAVINGS DEPOSITS	73.04	73.41	75.31	78.26	70.71	64.03
51) MEMO: MONEY MARKET CD'S	23.17	18.95	25.01	13.88	13.07	16.42
52) MEMO: TIME DEPOSITS OVER 100M	30.03	17.73	10.46	33.68	23.26	26.22
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	10.19
54) TOTAL DEPOSITS (FGN.& DOM.)	113.91	103.03	101.48	103.38	102.19	96.71
55) BORROWINGS	2.85	1.27	3.21	3.25	9.16	11.24
56) NET LARGE LIABILITIES	18.87	12.46	1.95	23.37	23.45	23.80
57) NON-RATE ASSET/LIABILITY GAP	25.06	25.76	21.94	20.04	21.34	21.90
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	33.34	-15.32	-5.99	-18.40	-50.85	4.77
59) NET INCOME--1 YR.	33.34	-15.32	-6.51	-12.35	-49.69	4.17
60) AVERAGE ASSETS--1 YR.	17.19	13.87	9.31	10.26	13.00	17.92
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	183.33	241.17	53.36	-46.31	-36.33	55.03
62) NET INCOME--5 YRS.	183.33	224.41	46.12	-47.15	-38.08	45.79
63) AVERAGE ASSETS--5 YRS.	117.87	95.59	58.75	31.02	51.52	50.29

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 VERMONT BASED ON 27 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.00	11.46	11.87	12.35	12.48
2) INTEREST EXPENSE	7.82	7.60	7.22	6.66	5.92
3) NET INTEREST MARGIN	3.78	4.31	4.96	5.25	5.83
4) TRUST INCOME	0.01	0.03	0.12	0.23	0.43
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.11	0.20	0.32	0.40
6) OTHER NON-INTEREST INCOME	0.05	0.15	0.24	0.35	0.66
7) SALARIES AND BENEFITS	2.10	1.99	1.86	1.60	1.29
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.80	0.75	0.54	0.40	0.35
9) LOAN LOSS PROVISION	0.47	0.28	0.19	0.06	0.05
10) OTHER NON-INTEREST EXPENSE	1.52	1.10	0.97	0.76	0.69
11) LESS F.T.E. ADJUSTMENT	0.35	0.47	0.59	0.78	0.91
12) TAX PROVISION	0.86	0.40	0.10	-0.04	-0.24
13) RETURN ON ASSETS--OPERATING INCOME	0.52	0.79	1.11	1.36	1.72
14) RETURN ON ASSETS--NET INCOME	0.54	0.77	1.05	1.35	1.46
15) RETURN ON EQUITY--NET INCOME	6.09	11.00	13.62	17.81	20.07
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.43	12.81	13.26	13.77	14.66
17) BREAK EVEN YIELD	13.13	11.89	10.84	10.61	10.19
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.77	11.13	13.18	14.07	14.63
19) YIELD ON LOANS	11.66	11.98	12.52	13.35	13.92
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.58	0.36	0.23	0.12	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.70	0.48	0.27	0.13	0.10
22) RATE ON TIME AND SAVINGS	8.42	8.84	9.40	9.75	10.65
23) RATE ON TOTAL INTEREST FUNDS	8.53	8.90	9.55	9.98	10.90
24) INTEREST EXPENSE % EARNING ASSETS	9.12	8.52	7.95	7.52	6.90
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-25.72	-5.26	8.62	25.36	29.19
26) CASH DIVIDEND AS % OF OPERATING INCOME	22.93	26.83	33.37	39.77	45.93
27) CAPITAL FORMATION RATIO	5.02	6.44	9.09	13.76	15.95
28) EQUITY CAPITAL AS % OF ASSETS	4.94	6.33	7.38	8.66	9.80
Productivity					
29) EARNING ASSETS AS % OF ASSETS	81.16	87.22	89.32	91.75	93.38
30) CASH & DUE (NON-INT.) AS % OF ASSETS	15.59	9.70	6.79	4.86	4.29
31) NON-INT. INCOME % NON-INT. EXPENSE	9.43	12.03	17.50	22.71	30.62
32) PERSONNEL EXPENSE PER EMPLOYEE	17904	17203	15925	14318	13669
33) EMPLOYEES PER MILLION ASSETS	1.42	1.24	1.09	1.00	0.90
34) NON-INTEREST INCOME AS % OF SALARIES	18.66	22.37	30.99	42.06	59.71
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	10.02	17.60	21.55	25.86	32.14
36) FED. FUNDS SOLD	0.64	2.04	5.30	9.97	14.83
37) TOTAL LOANS	55.53	68.00	72.67	77.00	82.24
38) RESERVE FOR LOAN LOSS	0.37	0.52	0.56	0.70	0.77
39) REAL ESTATE LOANS--RESIDENTIAL	19.01	20.44	25.65	36.07	39.64
40) REAL ESTATE LOANS--OTHER	6.23	9.23	12.16	15.68	19.46
41) COMMERCIAL AND INDUSTRIAL LOANS	6.43	8.07	13.14	18.07	21.00
42) PERSONAL LOANS	5.58	6.42	10.92	14.33	20.96
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.68	2.42	5.87	9.46	14.72
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	12.85	15.05	17.17	21.42	33.64
45) PUBLIC FUNDS DEMAND DEPOSITS	0.44	0.66	1.40	1.76	2.49
46) TOTAL DEMAND DEPOSITS*	13.54	16.19	19.00	23.27	34.01
47) SAVINGS DEPOSITS IPC*	24.38	25.34	31.76	35.82	41.54
48) TIME DEPOSITS IPC*	35.75	41.74	44.44	48.18	53.41
49) PUBLIC TIME & SAVINGS DEPOSITS	2.62	3.61	4.82	6.77	11.09
50) TOTAL TIME & SAVINGS DEPOSITS	74.31	75.72	81.36	84.25	91.97
51) MEMO: MONEY MARKET CD'S	18.39	20.15	22.78	27.30	30.39
52) MEMO: TIME DEPOSITS OVER 100M	2.68	4.82	6.67	11.39	16.34
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	93.34	97.02	99.34	102.24	111.24
55) BORROWINGS	0.24	1.24	2.21	4.45	5.42
56) NET LARGE LIABILITIES	0.00	0.00	4.48	10.33	15.21
57) NON-RATE ASSET/LIABILITY GAP	8.01	14.51	17.09	20.12	24.62
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-12.96	4.02	14.22	29.83	34.65
59) NET INCOME--1 YR.	-17.83	-5.92	7.95	27.18	40.69
60) AVERAGE ASSETS--1 YR.	5.00	5.84	11.04	26.53	34.80
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	27.71	51.01	69.06	116.93	224.39
62) NET INCOME--5 YRS.	19.33	34.93	57.17	107.50	224.39
63) AVERAGE ASSETS--5 YRS.	27.08	31.52	44.07	57.84	111.81

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 27 BANKS IN VERMONT

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
***Operating Performance—% of Assets**						
1) INTEREST INCOME (FTE)	11.94	12.23	11.76	11.41	11.87	0.00
2) INTEREST EXPENSE	3.15	7.79	6.68	7.23	7.46	0.00
3) NET INTEREST MARGIN	8.79	4.86	5.10	4.17	4.46	0.00
4) TRUST INCOME	0.00	0.01	0.05	0.03	0.20	0.00
5) SERVICE CHARGES ON DEPOSITS*	0.11	0.37	0.15	0.12	0.26	0.00
6) OTHER NON-INTEREST INCOME	0.02	0.09	0.20	0.21	0.40	0.00
7) SALARIES AND BENEFITS	1.99	1.82	1.81	1.26	1.95	0.00
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.38	0.45	0.57	0.35	0.56	0.00
9) LOAN LOSS PROVISION	0.05	0.35	0.19	0.05	0.20	0.00
10) OTHER NON-INTEREST EXPENSE	0.63	1.26	0.97	0.71	0.97	0.00
11) LESS F.T.E. ADJUSTMENT	0.28	0.50	0.53	1.00	0.78	0.00
12) TAX PROVISION	1.57	0.19	0.17	-0.01	-0.06	0.00
13) RETURN ON ASSETS--OPERATING INCOME	3.01	1.24	1.14	1.15	0.91	0.00
14) RETURN ON ASSETS--NET INCOME	3.01	1.24	1.13	1.20	0.80	0.00
15) RETURN ON EQUITY--NET INCOME	18.47	15.17	13.62	13.73	12.71	0.00
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.24	14.21	13.26	12.91	12.96	0.00
17) BREAK EVEN YIELD	7.84	12.39	10.80	10.47	11.32	0.00
18) YIELD ON INVESTMENT SECURITIES (FTE)	23.30	13.30	11.51	13.04	13.18	0.00
19) YIELD ON LOANS	11.66	13.38	12.36	11.39	13.12	0.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.08	0.40	0.27	0.11	0.24	0.00
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.06	0.50	0.31	0.11	0.28	0.00
22) RATE ON TIME AND SAVINGS	6.55	10.70	9.13	9.44	9.75	0.00
23) RATE ON TOTAL INTEREST FUNDS	6.55	10.64	9.23	9.44	9.88	0.00
24) INTEREST EXPENSE % EARNING ASSETS	3.49	8.65	7.55	8.18	8.30	0.00
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	34.33	14.62	13.28	-46.02	-6.76	0.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	22.93	32.76	31.53	37.49	38.08	0.00
27) CAPITAL FORMATION RATIO	14.23	9.68	10.43	8.93	6.97	0.00
28) EQUITY CAPITAL AS % OF ASSETS	16.31	7.55	7.38	9.14	6.17	0.00
Productivity						
29) EARNING ASSETS AS % OF ASSETS	90.18	87.54	90.35	88.37	89.32	0.00
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.57	10.36	6.89	6.26	5.28	0.00
31) NON-INT. INCOME % NON-INT. EXPENSE	3.44	14.55	13.58	16.34	27.26	0.00
32) PERSONNEL EXPENSE PER EMPLOYEE	8090	7375	15825	5317	15468	0
33) EMPLOYEES PER MILLION ASSETS	1.10	1.03	1.09	0.80	1.28	0.00
34) NON-INTEREST INCOME AS % OF SALARIES	6.94	28.64	26.38	32.15	49.95	0.00
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	10.02	12.08	21.30	34.76	22.61	0.00
36) FED. FUNDS SOLD	14.83	9.36	4.59	13.55	0.82	0.00
37) TOTAL LOANS	75.13	76.59	72.67	51.23	76.62	0.00
38) RESERVE FOR LOAN LOSS	0.00	0.75	0.59	0.43	0.56	0.00
39) REAL ESTATE LOANS--RESIDENTIAL	18.82	33.49	29.91	21.60	23.86	0.00
40) REAL ESTATE LOANS--OTHER	1.07	12.18	9.71	12.73	13.08	0.00
41) COMMERCIAL AND INDUSTRIAL LOANS	6.43	14.19	10.69	8.36	18.07	0.00
42) PERSONAL LOANS	16.92	6.42	11.85	5.40	14.33	0.00
43) AGRIC./ LEASE FIN./ OTHER LOANS	31.88	6.95	8.93	3.56	1.43	0.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	36.78	20.01	16.77	13.61	18.79	0.00
45) PUBLIC FUNDS DEMAND DEPOSITS	2.39	0.49	1.13	1.47	1.56	0.00
46) TOTAL DEMAND DEPOSITS*	39.23	21.09	17.92	15.12	19.87	0.00
47) SAVINGS DEPOSITS IPC*	32.95	22.89	34.37	34.97	29.54	0.00
48) TIME DEPOSITS IPC*	18.15	50.08	43.66	45.92	43.67	0.00
49) PUBLIC TIME & SAVINGS DEPOSITS	1.80	9.57	4.12	5.45	5.86	0.00
50) TOTAL TIME & SAVINGS DEPOSITS	52.91	86.66	82.68	86.36	77.80	0.00
51) MEMO: MONEY MARKET CD'S	18.66	24.04	25.52	31.15	22.36	0.00
52) MEMO: TIME DEPOSITS OVER 100M	0.00	20.81	5.34	7.24	10.96	0.00
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	92.58	104.77	99.94	101.69	98.23	0.00
55) BORROWINGS	0.00	2.20	1.36	0.00	2.71	0.00
56) NET LARGE LIABILITIES	0.00	13.11	4.03	1.80	10.27	0.00
57) NON-RATE ASSET/LIABILITY GAP	46.65	12.55	16.27	13.42	19.01	0.00
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	17.20	19.49	14.64	18.75	5.78	0.00
59) NET INCOME--1 YR.	17.20	24.92	7.65	20.30	6.57	0.00
60) AVERAGE ASSETS--1 YR.	27.21	32.27	10.11	7.37	9.44	0.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	N/A	96.68	68.36	58.44	62.47	0.00
62) NET INCOME--5 YRS.	N/A	83.16	56.83	62.29	52.91	0.00
63) AVERAGE ASSETS--5 YRS.	62.48	137.07	39.55	23.90	41.68	0.00

* DOMESTIC ONLY

Virginia

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1981 VIRGINIA BASED ON 219 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.87	11.31	11.84	12.55	13.00
2) INTEREST EXPENSE	8.26	7.75	7.15	6.54	5.63
3) NET INTEREST MARGIN	3.56	4.05	4.72	5.53	6.29
4) TRUST INCOME	0.02	0.06	0.11	0.23	0.30
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.13	0.24	0.39	0.69
6) OTHER NON-INTEREST INCOME	0.08	0.14	0.24	0.47	0.72
7) SALARIES AND BENEFITS	2.64	2.11	1.64	1.34	1.16
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.94	0.68	0.48	0.34	0.24
9) LOAN LOSS PROVISION	0.62	0.36	0.20	0.12	0.06
10) OTHER NON-INTEREST EXPENSE	1.95	1.49	1.10	0.78	0.60
11) LESS F.T.E. ADJUSTMENT	0.25	0.45	0.59	0.78	1.03
12) TAX PROVISION	0.73	0.35	0.14	-0.01	-0.14
13) RETURN ON ASSETS--OPERATING INCOME	0.48	0.77	0.99	1.28	1.67
14) RETURN ON ASSETS--NET INCOME	0.40	0.70	0.98	1.27	1.62
15) RETURN ON EQUITY--NET INCOME	4.95	8.91	11.68	14.11	17.05
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.00	12.49	13.30	14.51	15.37
17) BREAK EVEN YIELD	13.95	12.63	11.33	10.48	9.77
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.73	10.56	11.16	11.89	12.66
19) YIELD ON LOANS	12.07	12.78	13.70	14.76	15.64
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.93	0.48	0.30	0.14	0.07
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.17	0.62	0.38	0.20	0.11
22) RATE ON TIME AND SAVINGS	8.86	9.44	10.03	10.62	11.22
23) RATE ON TOTAL INTEREST FUNDS	8.96	9.45	10.08	10.76	11.32
24) INTEREST EXPENSE % EARNING ASSETS	9.52	8.73	7.96	7.32	6.62
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-23.51	0.75	11.42	22.68	31.98
26) CASH DIVIDEND AS % OF OPERATING INCOME	11.40	20.41	30.84	48.88	63.82
27) CAPITAL FORMATION RATIO	0.53	4.37	8.15	10.15	13.66
28) EQUITY CAPITAL AS % OF ASSETS	6.35	7.30	8.35	9.79	11.87
Productivity					
29) EARNING ASSETS AS % OF ASSETS	82.55	85.67	89.56	91.73	93.00
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.21	9.26	6.51	5.02	4.28
31) NON-INT. INCOME % NON-INT. EXPENSE	9.01	13.61	18.18	22.87	28.48
32) PERSONNEL EXPENSE PER EMPLOYEE	17241	16288	14842	13567	12167
33) EMPLOYEES PER MILLION ASSETS	1.85	1.42	1.12	0.89	0.75
34) NON-INTEREST INCOME AS % OF SALARIES	16.83	26.09	34.88	46.76	60.31
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	14.24	21.38	27.11	35.01	41.73
36) FED. FUNDS SOLD	1.47	2.82	5.35	9.10	13.09
37) TOTAL LOANS	49.21	58.34	66.72	71.77	78.16
38) RESERVE FOR LOAN LOSS	0.29	0.51	0.62	0.73	0.84
39) REAL ESTATE LOANS--RESIDENTIAL	8.57	14.03	19.88	25.98	30.47
40) REAL ESTATE LOANS--OTHER	2.51	4.89	7.58	11.09	14.45
41) COMMERCIAL AND INDUSTRIAL LOANS	4.46	7.25	11.24	16.55	25.39
42) PERSONAL LOANS	7.31	11.27	14.45	21.26	27.09
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.11	4.27	8.31	11.73	18.34
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	13.68	15.81	18.76	26.10	34.42
45) PUBLIC FUNDS DEMAND DEPOSITS	0.19	0.41	0.94	2.03	3.08
46) TOTAL DEMAND DEPOSITS*	14.64	17.26	20.35	27.95	35.63
47) SAVINGS DEPOSITS IPC*	14.36	18.07	21.99	25.45	30.03
48) TIME DEPOSITS IPC*	37.25	44.58	51.90	58.08	61.58
49) PUBLIC TIME & SAVINGS DEPOSITS	0.53	1.12	2.46	4.47	7.19
50) TOTAL TIME & SAVINGS DEPOSITS	64.09	72.39	76.87	82.26	85.80
51) MEMO: MONEY MARKET CD'S	19.18	22.71	27.62	32.78	37.15
52) MEMO: TIME DEPOSITS OVER 100M	1.65	2.97	6.11	10.46	17.10
53) FOREIGN DEPOSITS		0.23	0.63	3.50	
54) TOTAL DEPOSITS (FGN.& DOM.)	92.91	95.83	99.51	102.52	106.73
55) BORROWINGS	0.07	0.43	1.32	4.29	10.98
56) NET LARGE LIABILITIES	0.00	0.00	0.00	5.52	13.24
57) NON-RATE ASSET/LIABILITY GAP	12.83	16.22	21.05	25.54	30.71
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-35.35	-10.79	11.29	38.72	85.71
59) NET INCOME--1 YR.	-43.40	-12.26	8.60	37.57	90.84
60) AVERAGE ASSETS--1 YR.	3.68	8.97	14.21	21.10	33.94
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-31.33	10.35	50.78	119.64	N/A
62) NET INCOME--5 YRS.	-40.00	7.87	45.21	105.29	N/A
63) AVERAGE ASSETS--5 YRS.	26.78	35.96	47.78	70.40	150.24

* DOMESTIC ONLY

Bank Administration Institute

Virginia

MEDIANS BY RESOURCE CLASS FOR 219 BANKS IN VIRGINIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.58	11.92	11.71	11.64	11.98	11.92
2) INTEREST EXPENSE	6.88	7.07	7.25	7.20	6.86	7.40
3) NET INTEREST MARGIN	5.78	4.96	4.61	4.30	4.93	5.01
4) TRUST INCOME	0.44	0.03	0.08	0.11	0.17	0.21
5) SERVICE CHARGES ON DEPOSITS*	0.47	0.29	0.22	0.19	0.22	0.29
6) OTHER NON-INTEREST INCOME	0.34	0.31	0.20	0.17	0.58	0.50
7) SALARIES AND BENEFITS	2.21	1.70	1.45	1.41	1.98	2.01
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.76	0.49	0.41	0.37	0.68	0.64
9) LOAN LOSS PROVISION	0.29	0.30	0.19	0.15	0.14	0.29
10) OTHER NON-INTEREST EXPENSE	1.47	1.22	1.03	0.89	1.46	1.16
11) LESS F.T.E. ADJUSTMENT	0.42	0.48	0.62	0.70	0.65	0.59
12) TAX PROVISION	0.34	0.20	0.15	0.02	0.05	0.08
13) RETURN ON ASSETS--OPERATING INCOME	1.39	0.99	1.01	0.89	0.94	0.96
14) RETURN ON ASSETS--NET INCOME	1.40	0.97	1.01	0.89	0.94	0.84
15) RETURN ON EQUITY--NET INCOME	10.13	11.34	11.71	11.79	13.30	13.19
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.00	13.85	12.94	12.96	13.80	13.88
17) BREAK EVEN YIELD	13.32	11.90	10.87	10.84	11.56	12.19
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.13	11.21	10.95	11.06	11.59	10.84
19) YIELD ON LOANS	15.07	13.79	13.39	13.22	14.07	15.03
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.36	0.39	0.30	0.21	0.20	0.33
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.45	0.49	0.35	0.27	0.23	0.47
22) RATE ON TIME AND SAVINGS	10.43	10.19	10.03	9.83	9.55	10.18
23) RATE ON TOTAL INTEREST FUNDS	10.06	10.25	10.04	9.94	9.91	10.57
24) INTEREST EXPENSE % EARNING ASSETS	7.78	8.02	7.97	7.84	7.82	8.82
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	21.42	14.99	14.41	2.51	6.73	7.05
26) CASH DIVIDEND AS % OF OPERATING INCOME	17.96	27.00	28.84	33.51	48.57	51.67
27) CAPITAL FORMATION RATIO	9.56	8.34	8.59	7.40	6.53	5.58
28) EQUITY CAPITAL AS % OF ASSETS	11.43	8.81	8.35	8.29	7.14	6.64
Productivity						
29) EARNING ASSETS AS % OF ASSETS	83.76	88.65	90.20	91.17	86.83	85.25
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.81	7.15	6.09	5.69	7.57	9.38
31) NON-INT. INCOME % NON-INT. EXPENSE	15.92	17.77	15.40	17.81	22.91	28.48
32) PERSONNEL EXPENSE PER EMPLOYEE	14404	14802	15000	14896	14922	15714
33) EMPLOYEES PER MILLION ASSETS	1.67	1.19	0.97	0.95	1.27	1.27
34) NON-INTEREST INCOME AS % OF SALARIES	33.59	34.90	29.32	33.81	52.91	56.27
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	16.76	24.59	27.94	33.23	29.08	25.47
36) FED. FUNDS SOLD	9.71	6.91	5.29	3.74	2.98	4.55
37) TOTAL LOANS	70.53	68.63	64.26	60.77	66.82	63.97
38) RESERVE FOR LOAN LOSS	0.34	0.62	0.60	0.62	0.68	0.67
39) REAL ESTATE LOANS--RESIDENTIAL	16.78	18.01	22.93	22.28	18.92	16.06
40) REAL ESTATE LOANS--OTHER	6.72	7.21	7.15	8.46	8.01	9.53
41) COMMERCIAL AND INDUSTRIAL LOANS	13.57	12.80	9.36	11.93	12.10	14.76
42) PERSONAL LOANS	22.65	14.18	13.63	13.09	20.37	21.47
43) AGRIC./ LEASE FIN./ OTHER LOANS	10.57	9.75	9.19	6.59	1.69	3.21
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	21.12	19.52	18.00	17.59	24.49	25.04
45) PUBLIC FUNDS DEMAND DEPOSITS	0.85	1.01	0.80	0.90	1.09	1.36
46) TOTAL DEMAND DEPOSITS*	24.41	21.39	18.97	19.01	25.57	26.75
47) SAVINGS DEPOSITS IPC*	22.23	20.73	22.53	22.87	23.62	18.67
48) TIME DEPOSITS IPC*	51.07	53.13	53.94	51.46	48.17	41.97
49) PUBLIC TIME & SAVINGS DEPOSITS	2.05	3.48	2.42	1.92	1.14	3.52
50) TOTAL TIME & SAVINGS DEPOSITS	76.63	76.60	79.00	77.83	73.06	65.90
51) MEMO: MONEY MARKET CD'S	31.18	28.19	28.96	27.33	23.59	19.79
52) MEMO: TIME DEPOSITS OVER 100M	5.76	7.84	5.39	5.14	6.15	11.41
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.63
54) TOTAL DEPOSITS (FGN.& DOM.)	103.46	100.66	99.94	97.51	99.36	91.95
55) BORROWINGS	0.81	1.04	0.99	1.18	4.29	15.07
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.58	1.10	3.57
57) NON-RATE ASSET/LIABILITY GAP	23.10	22.02	20.38	20.69	23.30	20.56
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	21.42	12.76	9.85	5.93	14.08	21.06
59) NET INCOME--1 YR.	21.42	9.01	3.57	2.29	10.60	18.44
60) AVERAGE ASSETS--1 YR.	25.04	15.41	13.68	14.68	10.23	15.65
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	N/A	60.62	41.33	37.96	38.89	121.76
62) NET INCOME--5 YRS.	N/A	49.39	38.51	30.76	26.32	110.08
63) AVERAGE ASSETS--5 YRS.	81.40	55.36	44.66	45.56	32.24	60.30

* DOMESTIC ONLY

Washington

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1981 WASHINGTON BASED ON 95 BANKS

Operating Performance—% of Assets

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1) INTEREST INCOME (FTE)	11.07	11.88	12.55	13.14	13.96
2) INTEREST EXPENSE	8.21	7.75	6.93	5.99	5.31
3) NET INTEREST MARGIN	4.40	4.88	5.44	6.45	7.32
4) TRUST INCOME	0.06	0.07	0.15	0.26	0.33
5) SERVICE CHARGES ON DEPOSITS*	0.17	0.30	0.50	0.71	1.12
6) OTHER NON-INTEREST INCOME	0.12	0.17	0.28	0.44	0.70
7) SALARIES AND BENEFITS	3.21	2.82	2.41	2.11	1.74
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.90	0.72	0.56	0.45	0.28
9) LOAN LOSS PROVISION	0.78	0.37	0.21	0.08	0.04
10) OTHER NON-INTEREST EXPENSE	2.31	1.73	1.43	1.13	0.89
11) LESS F.T.E. ADJUSTMENT	0.06	0.29	0.46	0.68	0.90
12) TAX PROVISION	0.72	0.49	0.18	0.05	0.01
13) RETURN ON ASSETS--OPERATING INCOME	0.52	0.75	0.98	1.42	1.80
14) RETURN ON ASSETS--NET INCOME	0.45	0.72	0.97	1.36	1.68
15) RETURN ON EQUITY--NET INCOME	5.21	8.14	11.53	14.45	18.08

Yields and Rates

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.83	13.63	14.75	15.91	17.89
17) BREAK EVEN YIELD	15.76	14.08	12.85	11.42	10.55
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.84	11.43	11.98	12.78	13.96
19) YIELD ON LOANS	12.85	13.81	14.88	15.81	16.66
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.98	0.47	0.20	0.09	0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.46	0.66	0.39	0.18	0.08
22) RATE ON TIME AND SAVINGS	9.26	9.87	10.37	11.34	12.41
23) RATE ON TOTAL INTEREST FUNDS	9.33	10.02	10.61	11.47	12.58
24) INTEREST EXPENSE % EARNING ASSETS	10.13	9.01	8.31	7.31	6.18

Capital Position

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25) EFFECTIVE TAX RATE--OPERATING INCOME	1.19	5.05	14.71	27.87	34.94
26) CASH DIVIDEND AS % OF OPERATING INCOME	4.54	8.38	18.41	30.00	42.05
27) CAPITAL FORMATION RATIO	4.09	7.09	9.44	12.50	16.06
28) EQUITY CAPITAL AS % OF ASSETS	6.21	7.06	8.54	11.80	16.91

Productivity

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
29) EARNING ASSETS AS % OF ASSETS	74.89	81.05	85.87	89.02	90.24
30) CASH & DUE (NON-INT.) AS % OF ASSETS	16.71	11.72	8.97	6.55	5.79
31) NON-INT. INCOME % NON-INT. EXPENSE	9.26	15.53	20.36	25.90	31.81
32) PERSONNEL EXPENSE PER EMPLOYEE	22187	20000	18450	16451	15454
33) EMPLOYEES PER MILLION ASSETS	1.80	1.58	1.36	1.09	0.89
34) NON-INTEREST INCOME AS % OF SALARIES	17.82	29.15	36.58	48.34	59.42

Asset/Liability Management—Use of Funds

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35) INVESTMENT SECURITIES	14.00	17.91	24.14	29.76	37.33
36) FED. FUNDS SOLD	1.91	3.95	6.66	9.75	15.09
37) TOTAL LOANS	51.65	61.57	67.93	74.80	79.74
38) RESERVE FOR LOAN LOSS	0.30	0.50	0.66	0.78	0.94
39) REAL ESTATE LOANS--RESIDENTIAL	2.38	4.97	11.14	17.71	25.40
40) REAL ESTATE LOANS--OTHER	1.56	4.59	7.13	11.29	14.16
41) COMMERCIAL AND INDUSTRIAL LOANS	10.79	16.16	23.76	31.22	40.40
42) PERSONAL LOANS	3.71	5.32	7.87	11.03	14.49
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.36	6.69	12.94	19.63	27.19

Asset/Liability Management—Source of Funds

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
44) DEMAND DEPOSITS* IPC	19.22	22.85	26.89	32.54	37.58
45) PUBLIC FUNDS DEMAND DEPOSITS	0.17	0.46	0.79	1.43	2.27
46) TOTAL DEMAND DEPOSITS*	20.63	24.24	28.46	33.41	40.16
47) SAVINGS DEPOSITS IPC*	12.59	15.79	21.76	25.95	28.80
48) TIME DEPOSITS IPC*	31.27	36.66	41.49	45.59	50.45
49) PUBLIC TIME & SAVINGS DEPOSITS	2.12	3.55	6.67	14.38	19.02
50) TOTAL TIME & SAVINGS DEPOSITS	60.19	66.82	72.00	77.39	81.35
51) MEMO: MONEY MARKET CD'S	14.97	18.24	23.38	27.70	33.24
52) MEMO: TIME DEPOSITS OVER 100M	4.31	7.52	14.13	22.38	31.94
53) FOREIGN DEPOSITS		0.43	10.86	11.63	
54) TOTAL DEPOSITS (FGN.& DOM.)	91.88	96.07	100.31	104.80	112.91
55) BORROWINGS	0.35	1.30	3.99	6.24	12.70
56) NET LARGE LIABILITIES	0.00	3.15	9.29	19.91	28.22
57) NON-RATE ASSET/LIABILITY GAP	16.91	19.31	23.52	28.12	31.92

Growth Statistics

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-33.25	-15.13	10.10	53.98	132.17
59) NET INCOME--1 YR.	-31.18	-15.37	8.09	46.51	128.70
60) AVERAGE ASSETS--1 YR.	-2.50	7.30	16.39	28.47	60.37
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-4.44	28.53	76.13	146.06	N/A
62) NET INCOME--5 YRS.	-21.27	24.20	74.48	137.14	N/A
63) AVERAGE ASSETS--5 YRS.	22.21	45.06	64.35	94.74	165.03

* DOMESTIC ONLY

Washington

MEDIANS BY RESOURCE CLASS FOR 95 BANKS IN WASHINGTON

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.88	12.64	12.79	12.29	12.10	11.95
2) INTEREST EXPENSE	5.45	6.98	7.56	6.74	7.29	6.77
3) NET INTEREST MARGIN	7.12	5.47	5.29	5.31	5.04	4.34
4) TRUST INCOME	0.00	0.00	0.00	0.06	0.29	0.16
5) SERVICE CHARGES ON DEPOSITS*	0.48	0.58	0.50	0.50	0.46	0.44
6) OTHER NON-INTEREST INCOME	0.27	0.28	0.25	0.24	0.37	0.58
7) SALARIES AND BENEFITS	2.91	2.38	2.46	2.40	2.18	2.22
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.75	0.56	0.54	0.61	0.48	0.57
9) LOAN LOSS PROVISION	0.35	0.26	0.25	0.15	0.06	0.16
10) OTHER NON-INTEREST EXPENSE	1.46	1.62	1.48	1.23	0.98	1.26
11) LESS F.T.E. ADJUSTMENT	0.36	0.30	0.45	0.61	1.01	0.42
12) TAX PROVISION	0.55	0.20	0.07	0.09	0.03	0.12
13) RETURN ON ASSETS--OPERATING INCOME	1.60	1.05	0.93	0.98	1.23	0.77
14) RETURN ON ASSETS--NET INCOME	1.57	1.02	0.91	0.97	1.11	0.75
15) RETURN ON EQUITY--NET INCOME	9.81	9.83	12.81	13.75	11.51	14.09
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.04	15.45	14.72	14.02	13.78	13.77
17) BREAK EVEN YIELD	13.01	13.89	13.22	12.06	11.65	12.29
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.85	12.13	11.96	11.89	11.71	12.02
19) YIELD ON LOANS	14.95	14.90	15.27	14.21	14.67	15.07
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.12	0.23	0.34	0.14	0.14	0.23
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.64	0.50	0.43	0.23	0.13	0.34
22) RATE ON TIME AND SAVINGS	9.81	10.63	10.84	10.06	10.64	9.90
23) RATE ON TOTAL INTEREST FUNDS	9.74	10.67	11.16	10.21	10.56	11.11
24) INTEREST EXPENSE % EARNING ASSETS	7.03	8.50	8.73	8.01	8.43	8.30
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	24.17	18.67	10.95	8.84	2.01	11.11
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.54	17.19	12.78	19.50	29.31	29.80
27) CAPITAL FORMATION RATIO	8.89	9.21	10.68	10.65	8.71	9.18
28) EQUITY CAPITAL AS % OF ASSETS	16.91	9.51	7.88	7.24	7.88	5.26
Productivity						
29) EARNING ASSETS AS % OF ASSETS	83.72	83.67	87.25	87.60	87.83	84.53
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.38	9.58	6.98	7.67	7.01	9.21
31) NON-INT. INCOME % NON-INT. EXPENSE	13.93	20.25	18.19	21.59	27.73	28.94
32) PERSONNEL EXPENSE PER EMPLOYEE	19882	17401	17770	17844	9795	20217
33) EMPLOYEES PER MILLION ASSETS	1.38	1.36	1.42	1.41	1.21	1.09
34) NON-INTEREST INCOME AS % OF SALARIES	25.00	38.49	33.49	37.30	47.35	55.97
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	26.24	22.32	24.47	25.35	33.96	19.09
36) FED. FUNDS SOLD	8.69	7.24	5.98	5.52	5.15	4.42
37) TOTAL LOANS	66.07	67.74	70.28	68.17	56.38	69.67
38) RESERVE FOR LOAN LOSS	0.49	0.65	0.68	0.70	0.70	0.67
39) REAL ESTATE LOANS--RESIDENTIAL	11.74	10.82	11.22	12.73	11.21	10.97
40) REAL ESTATE LOANS--OTHER	6.70	5.70	6.28	7.71	9.75	9.77
41) COMMERCIAL AND INDUSTRIAL LOANS	15.02	28.13	27.16	20.83	16.66	20.39
42) PERSONAL LOANS	9.21	6.59	7.58	7.71	12.09	14.49
43) AGRIC./ LEASE FIN./ OTHER LOANS	16.21	12.76	12.29	14.85	4.21	8.43
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	30.34	27.95	26.14	26.25	22.43	26.86
45) PUBLIC FUNDS DEMAND DEPOSITS	0.49	0.61	0.59	1.04	1.56	1.05
46) TOTAL DEMAND DEPOSITS*	30.64	29.44	27.52	27.69	24.17	27.46
47) SAVINGS DEPOSITS IPC*	21.36	19.03	21.39	25.74	22.64	23.00
48) TIME DEPOSITS IPC*	36.76	41.76	41.61	42.58	42.12	37.12
49) PUBLIC TIME & SAVINGS DEPOSITS	6.54	11.01	5.94	4.53	5.18	3.55
50) TOTAL TIME & SAVINGS DEPOSITS	70.55	72.16	71.47	73.08	72.27	60.57
51) MEMO: MONEY MARKET CD'S	20.95	23.38	22.74	26.88	22.85	17.89
52) MEMO: TIME DEPOSITS OVER 100M	10.29	19.31	13.02	9.96	15.14	10.28
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	10.86
54) TOTAL DEPOSITS (FGN.& DOM.)	95.02	102.37	98.71	99.50	96.63	96.00
55) BORROWINGS	3.15	2.75	4.10	3.85	5.31	13.05
56) NET LARGE LIABILITIES	0.00	11.66	11.75	8.84	8.12	4.92
57) NON-RATE ASSET/LIABILITY GAP	27.74	23.09	22.87	23.77	21.70	20.83
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	50.00	13.46	10.77	4.09	7.40	5.54
59) NET INCOME--1 YR.	40.78	7.75	11.82	4.99	-3.95	5.60
60) AVERAGE ASSETS--1 YR.	28.95	18.55	15.50	13.80	12.73	16.39
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	148.27	112.16	53.17	42.55	48.94	76.07
62) NET INCOME--5 YRS.	148.27	116.08	62.63	40.19	25.71	73.96
63) AVERAGE ASSETS--5 YRS.	45.06	80.78	78.80	62.98	46.52	53.71

* DOMESTIC ONLY

West Virginia

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1981 WEST VIRGINIA BASED ON 236 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.18	10.56	11.11	11.74	12.14
2) INTEREST EXPENSE	8.03	7.38	6.88	6.27	5.80
3) NET INTEREST MARGIN	3.18	3.70	4.23	4.96	5.78
4) TRUST INCOME	0.01	0.03	0.06	0.18	0.41
5) SERVICE CHARGES ON DEPOSITS*	0.05	0.10	0.18	0.29	0.42
6) OTHER NON-INTEREST INCOME	0.08	0.12	0.19	0.29	0.42
7) SALARIES AND BENEFITS	1.96	1.65	1.32	1.16	0.98
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.69	0.53	0.40	0.30	0.22
9) LOAN LOSS PROVISION	0.46	0.29	0.17	0.08	0.04
10) OTHER NON-INTEREST EXPENSE	1.64	1.19	0.93	0.74	0.62
11) LESS F.T.E. ADJUSTMENT	0.27	0.42	0.57	0.79	1.03
12) TAX PROVISION	0.58	0.35	0.12	0.02	-0.13
13) RETURN ON ASSETS--OPERATING INCOME	0.40	0.65	0.91	1.28	1.92
14) RETURN ON ASSETS--NET INCOME	0.39	0.61	0.88	1.24	1.83
15) RETURN ON EQUITY--NET INCOME	3.85	7.34	10.50	13.17	16.51
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.19	11.60	12.26	13.05	14.24
17) BREAK EVEN YIELD	13.04	11.49	10.36	9.57	8.73
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.85	10.34	11.01	11.72	12.53
19) YIELD ON LOANS	10.89	11.46	12.24	13.02	13.99
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.78	0.52	0.24	0.11	0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.92	0.56	0.34	0.18	0.10
22) RATE ON TIME AND SAVINGS	8.37	8.85	9.45	9.99	10.57
23) RATE ON TOTAL INTEREST FUNDS	8.41	8.95	9.59	10.12	10.84
24) INTEREST EXPENSE % EARNING ASSETS	8.90	8.24	7.66	6.99	6.26
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-29.30	1.84	10.67	20.27	31.25
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.14	14.16	23.53	33.59	44.21
27) CAPITAL FORMATION RATIO	1.69	5.27	7.62	10.08	13.77
28) EQUITY CAPITAL AS % OF ASSETS	6.58	7.42	8.70	10.19	12.71
Productivity					
29) EARNING ASSETS AS % OF ASSETS	85.26	88.61	90.86	92.26	93.41
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.15	7.42	5.94	4.68	4.00
31) NON-INT. INCOME % NON-INT. EXPENSE	8.75	11.36	15.60	20.29	24.68
32) PERSONNEL EXPENSE PER EMPLOYEE	18315	16883	15201	13829	12857
33) EMPLOYEES PER MILLION ASSETS	1.38	1.07	0.87	0.74	0.60
34) NON-INTEREST INCOME AS % OF SALARIES	16.61	23.96	32.56	40.00	48.65
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	24.36	29.38	36.32	43.80	51.13
36) FED. FUNDS SOLD	1.96	3.74	5.92	9.81	16.51
37) TOTAL LOANS	39.64	47.96	55.67	62.42	69.31
38) RESERVE FOR LOAN LOSS	0.22	0.35	0.48	0.58	0.72
39) REAL ESTATE LOANS--RESIDENTIAL	9.60	13.51	18.36	24.51	29.84
40) REAL ESTATE LOANS--OTHER	1.82	3.50	5.61	9.40	12.96
41) COMMERCIAL AND INDUSTRIAL LOANS	1.28	3.03	5.57	9.91	15.97
42) PERSONAL LOANS	7.59	11.24	15.99	22.74	28.05
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.28	1.08	3.74	7.62	12.38
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	13.59	16.12	18.36	21.50	24.89
45) PUBLIC FUNDS DEMAND DEPOSITS	0.20	0.42	0.95	1.58	2.80
46) TOTAL DEMAND DEPOSITS*	14.59	16.83	19.52	22.62	26.72
47) SAVINGS DEPOSITS IPC*	16.09	20.14	24.50	30.15	35.38
48) TIME DEPOSITS IPC*	35.18	41.35	47.30	52.91	57.92
49) PUBLIC TIME & SAVINGS DEPOSITS	0.58	1.46	3.01	5.77	9.17
50) TOTAL TIME & SAVINGS DEPOSITS	67.32	73.29	76.99	80.30	84.49
51) MEMO: MONEY MARKET CD'S	18.44	21.90	26.34	30.61	35.29
52) MEMO: TIME DEPOSITS OVER 100M	1.39	3.24	5.92	9.90	14.73
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	89.36	93.69	96.70	99.47	102.79
55) BORROWINGS	0.18	0.60	1.89	5.96	11.99
56) NET LARGE LIABILITIES	0.00	0.00	0.00	2.81	9.12
57) NON-RATE ASSET/LIABILITY GAP	14.00	17.27	20.25	23.70	27.33
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-34.98	-14.40	6.29	26.66	86.04
59) NET INCOME--1 YR.	-47.34	-16.71	5.02	24.68	79.93
60) AVERAGE ASSETS--1 YR.	3.33	7.82	14.54	19.42	25.75
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-44.73	-4.08	46.27	92.96	182.21
62) NET INCOME--5 YRS.	-51.39	-12.36	35.84	77.35	178.26
63) AVERAGE ASSETS--5 YRS.	19.77	31.78	44.79	58.64	80.48

* DOMESTIC ONLY

West Virginia

MEDIANS BY RESOURCE CLASS FOR 236 BANKS IN WEST VIRGINIA

Resource Class —	1	2	3	4	5	6
Size in Millions —	Under $10	$10-25	$25-50	$50-100	$100-500	Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.74	11.08	11.05	10.92	11.52	11.31
2) INTEREST EXPENSE	6.41	6.39	6.98	7.07	7.67	8.27
3) NET INTEREST MARGIN	5.33	4.58	4.14	3.87	3.76	3.04
4) TRUST INCOME	0.00	0.03	0.04	0.05	0.11	0.25
5) SERVICE CHARGES ON DEPOSITS*	0.27	0.20	0.18	0.14	0.11	0.11
6) OTHER NON-INTEREST INCOME	0.21	0.23	0.19	0.15	0.11	0.43
7) SALARIES AND BENEFITS	2.18	1.41	1.32	1.21	1.15	1.42
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.67	0.40	0.40	0.38	0.34	0.45
9) LOAN LOSS PROVISION	0.21	0.16	0.18	0.09	0.18	0.11
10) OTHER NON-INTEREST EXPENSE	1.58	1.03	0.93	0.75	0.79	0.85
11) LESS F.T.E. ADJUSTMENT	0.34	0.49	0.58	0.65	0.62	0.39
12) TAX PROVISION	0.36	0.26	0.10	0.03	0.03	0.00
13) RETURN ON ASSETS--OPERATING INCOME	0.95	1.05	0.91	0.86	0.87	0.62
14) RETURN ON ASSETS--NET INCOME	0.83	0.98	0.85	0.80	0.83	0.39
15) RETURN ON EQUITY--NET INCOME	8.32	11.43	11.01	9.44	10.27	4.60
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.30	12.26	12.10	11.96	12.98	13.30
17) BREAK EVEN YIELD	13.33	10.09	10.34	10.34	11.02	12.11
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.97	10.81	11.18	10.75	11.14	12.02
19) YIELD ON LOANS	13.12	12.19	12.13	12.17	12.67	12.74
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.37	0.21	0.31	0.12	0.36	0.22
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.44	0.35	0.34	0.19	0.36	0.26
22) RATE ON TIME AND SAVINGS	9.50	9.03	9.48	9.55	9.96	9.54
23) RATE ON TOTAL INTEREST FUNDS	9.53	9.05	9.59	9.90	10.71	11.97
24) INTEREST EXPENSE % EARNING ASSETS	8.01	7.07	7.62	7.83	8.61	9.72
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	19.59	15.21	10.52	2.61	4.04	-1.48
26) CASH DIVIDEND AS % OF OPERATING INCOME	11.60	17.55	23.74	26.40	33.33	53.27
27) CAPITAL FORMATION RATIO	7.93	8.93	7.86	6.69	6.54	0.70
28) EQUITY CAPITAL AS % OF ASSETS	12.11	9.23	7.92	8.16	8.28	8.57
Productivity						
29) EARNING ASSETS AS % OF ASSETS	88.60	90.45	91.60	91.23	90.92	85.03
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.20	6.55	5.48	5.61	6.17	11.31
31) NON-INT. INCOME % NON-INT. EXPENSE	11.83	16.98	15.47	14.56	17.89	29.70
32) PERSONNEL EXPENSE PER EMPLOYEE	13281	14564	15452	16038	16115	7317
33) EMPLOYEES PER MILLION ASSETS	1.76	0.96	0.84	0.77	0.71	0.82
34) NON-INTEREST INCOME AS % OF SALARIES	21.50	35.14	33.46	29.08	33.24	56.96
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	32.82	38.80	34.30	37.41	34.55	34.33
36) FED. FUNDS SOLD	8.64	7.12	5.10	4.26	8.04	14.74
37) TOTAL LOANS	55.61	51.58	58.95	57.14	52.86	50.38
38) RESERVE FOR LOAN LOSS	0.51	0.44	0.52	0.52	0.48	0.53
39) REAL ESTATE LOANS--RESIDENTIAL	20.82	17.90	21.21	17.83	11.89	12.57
40) REAL ESTATE LOANS--OTHER	4.71	4.09	5.97	6.64	9.91	7.51
41) COMMERCIAL AND INDUSTRIAL LOANS	6.34	4.22	5.10	6.69	11.39	12.95
42) PERSONAL LOANS	15.94	16.85	16.89	14.08	15.30	14.27
43) AGRIC./ LEASE FIN./ OTHER LOANS	6.75	3.13	4.47	3.82	2.25	3.60
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	21.47	19.91	18.17	17.32	17.37	20.25
45) PUBLIC FUNDS DEMAND DEPOSITS	0.84	1.14	0.97	0.90	0.83	3.59
46) TOTAL DEMAND DEPOSITS*	23.10	20.83	19.04	18.58	18.99	23.84
47) SAVINGS DEPOSITS IPC*	22.29	26.61	25.06	24.77	18.31	15.26
48) TIME DEPOSITS IPC*	44.51	46.04	48.73	49.85	45.84	34.60
49) PUBLIC TIME & SAVINGS DEPOSITS	5.71	3.37	3.47	2.26	2.32	1.52
50) TOTAL TIME & SAVINGS DEPOSITS	76.55	76.92	78.95	76.96	73.05	51.40
51) MEMO: MONEY MARKET CD'S	25.15	26.11	27.16	27.21	22.69	18.99
52) MEMO: TIME DEPOSITS OVER 100M	12.01	5.21	5.26	6.29	9.90	3.96
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	98.54	97.75	97.48	96.60	91.17	75.34
55) BORROWINGS	1.33	1.78	0.97	3.08	7.65	30.37
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.32	0.00	9.62
57) NON-RATE ASSET/LIABILITY GAP	23.01	21.36	19.78	19.94	19.57	18.12
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	47.05	9.85	4.90	-1.28	3.51	-15.61
59) NET INCOME--1 YR.	48.88	8.27	1.70	-2.43	3.00	-36.59
60) AVERAGE ASSETS--1 YR.	15.25	14.10	14.76	14.60	13.18	9.76
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	75.13	80.58	27.47	17.45	16.30	10.72
62) NET INCOME--5 YRS.	62.79	74.41	20.08	0.42	11.76	-31.80
63) AVERAGE ASSETS--5 YRS.	35.99	52.34	46.21	43.53	30.54	34.82

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 WISCONSIN BASED ON 632 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.49	10.98	11.43	11.96	12.50
2) INTEREST EXPENSE	8.03	7.54	7.05	6.53	5.94
3) NET INTEREST MARGIN	3.39	3.82	4.39	4.99	5.63
4) TRUST INCOME	0.01	0.04	0.10	0.22	0.57
5) SERVICE CHARGES ON DEPOSITS*	0.10	0.15	0.23	0.33	0.48
6) OTHER NON-INTEREST INCOME	0.06	0.10	0.15	0.24	0.40
7) SALARIES AND BENEFITS	2.08	1.77	1.46	1.22	1.06
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.70	0.52	0.37	0.28	0.21
9) LOAN LOSS PROVISION	0.39	0.21	0.10	0.05	0.02
10) OTHER NON-INTEREST EXPENSE	1.50	1.09	0.84	0.67	0.54
11) LESS F.T.E. ADJUSTMENT	0.17	0.34	0.53	0.73	0.93
12) TAX PROVISION	0.80	0.50	0.29	0.11	-0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.50	0.75	1.05	1.36	1.72
14) RETURN ON ASSETS--NET INCOME	0.49	0.74	1.02	1.32	1.68
15) RETURN ON EQUITY--NET INCOME	6.38	9.62	12.46	15.33	18.25
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.69	12.15	12.69	13.36	14.21
17) BREAK EVEN YIELD	12.16	11.29	10.59	9.92	9.21
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.89	10.55	11.35	12.11	13.09
19) YIELD ON LOANS	11.57	12.10	12.72	13.58	14.43
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.59	0.29	0.11	0.03	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.65	0.36	0.18	0.09	0.05
22) RATE ON TIME AND SAVINGS	8.35	8.83	9.34	9.84	10.48
23) RATE ON TOTAL INTEREST FUNDS	8.41	8.91	9.53	10.11	10.74
24) INTEREST EXPENSE % EARNING ASSETS	9.05	8.39	7.85	7.25	6.57
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	1.11	12.09	21.39	31.40	40.06
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.25	14.28	25.06	40.81	67.40
27) CAPITAL FORMATION RATIO	2.18	5.76	8.83	12.04	14.63
28) EQUITY CAPITAL AS % OF ASSETS	6.50	7.21	8.07	9.33	11.11
Productivity					
29) EARNING ASSETS AS % OF ASSETS	85.38	88.12	90.36	91.83	92.92
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.93	7.52	6.14	5.44	4.84
31) NON-INT. INCOME % NON-INT. EXPENSE	9.28	12.31	16.21	20.59	25.30
32) PERSONNEL EXPENSE PER EMPLOYEE	23548	20117	17354	15797	14415
33) EMPLOYEES PER MILLION ASSETS	1.24	0.99	0.80	0.68	0.59
34) NON-INTEREST INCOME AS % OF SALARIES	16.54	22.02	30.70	39.91	51.38
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	19.72	24.08	29.16	34.84	41.07
36) FED. FUNDS SOLD	1.16	2.38	3.99	7.13	11.36
37) TOTAL LOANS	51.85	59.43	64.70	70.67	74.83
38) RESERVE FOR LOAN LOSS	0.26	0.38	0.55	0.68	0.80
39) REAL ESTATE LOANS--RESIDENTIAL	10.09	14.14	20.27	26.31	32.18
40) REAL ESTATE LOANS--OTHER	5.26	8.08	11.42	15.63	18.69
41) COMMERCIAL AND INDUSTRIAL LOANS	3.79	6.46	10.06	14.47	21.35
42) PERSONAL LOANS	4.49	6.25	8.43	11.39	15.20
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.81	5.09	9.11	15.67	22.77
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.02	13.27	16.01	19.69	24.77
45) PUBLIC FUNDS DEMAND DEPOSITS	0.29	0.60	1.10	1.93	2.80
46) TOTAL DEMAND DEPOSITS*	12.12	14.78	17.60	21.53	26.58
47) SAVINGS DEPOSITS IPC*	17.24	20.48	24.30	28.36	33.15
48) TIME DEPOSITS IPC*	35.40	43.61	50.72	56.64	60.53
49) PUBLIC TIME & SAVINGS DEPOSITS	0.67	1.72	3.31	5.91	9.34
50) TOTAL TIME & SAVINGS DEPOSITS	68.64	74.69	80.05	83.68	86.19
51) MEMO: MONEY MARKET CD'S	15.62	20.04	24.03	27.72	31.02
52) MEMO: TIME DEPOSITS OVER 100M	0.97	2.17	4.57	8.63	14.28
53) FOREIGN DEPOSITS		1.48	4.87	17.84	
54) TOTAL DEPOSITS (FGN.& DOM.)	91.21	94.78	97.60	100.17	102.28
55) BORROWINGS	0.26	0.80	2.44	6.33	11.48
56) NET LARGE LIABILITIES	0.00	0.00	1.61	6.78	13.53
57) NON-RATE ASSET/LIABILITY GAP	12.01	14.53	17.57	20.93	25.03
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-31.27	-10.00	9.45	32.12	64.63
59) NET INCOME--1 YR.	-33.33	-10.52	9.09	29.38	65.73
60) AVERAGE ASSETS--1 YR.	2.84	7.45	11.85	16.25	22.51
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-9.42	23.40	67.56	130.50	245.45
62) NET INCOME--5 YRS.	-13.82	20.27	61.89	121.42	233.33
63) AVERAGE ASSETS--5 YRS.	17.52	27.23	37.55	49.79	61.82

* DOMESTIC ONLY

Bank Administration Institute

Wisconsin

MEDIANS BY RESOURCE CLASS FOR 632 BANKS IN WISCONSIN

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.38	11.38	11.55	11.33	11.47	11.76
2) INTEREST EXPENSE	6.58	6.90	7.20	7.30	7.52	8.80
3) NET INTEREST MARGIN	4.80	4.49	4.36	4.10	3.89	2.83
4) TRUST INCOME	0.00	0.02	0.05	0.11	0.33	0.28
5) SERVICE CHARGES ON DEPOSITS*	0.22	0.26	0.24	0.21	0.17	0.08
6) OTHER NON-INTEREST INCOME	0.14	0.16	0.15	0.13	0.20	1.55
7) SALARIES AND BENEFITS	1.80	1.50	1.36	1.36	1.34	1.76
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.39	0.36	0.36	0.38	0.39	0.62
9) LOAN LOSS PROVISION	0.12	0.11	0.10	0.10	0.09	0.28
10) OTHER NON-INTEREST EXPENSE	0.89	0.86	0.79	0.79	0.86	1.31
11) LESS F.T.E. ADJUSTMENT	0.18	0.51	0.60	0.63	0.62	0.43
12) TAX PROVISION	0.42	0.31	0.30	0.14	0.05	-0.05
13) RETURN ON ASSETS--OPERATING INCOME	1.21	1.09	1.04	0.87	0.82	0.61
14) RETURN ON ASSETS--NET INCOME	1.20	1.08	1.02	0.85	0.79	0.52
15) RETURN ON EQUITY--NET INCOME	13.20	12.33	12.85	11.33	10.94	9.81
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.46	12.62	12.77	12.75	13.06	14.80
17) BREAK EVEN YIELD	10.29	10.54	10.57	10.86	11.14	13.67
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.86	11.12	11.60	11.35	11.27	10.90
19) YIELD ON LOANS	12.50	12.64	12.74	12.78	13.68	15.79
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.11	0.11	0.10	0.10	0.08	0.34
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.23	0.19	0.17	0.18	0.14	0.50
22) RATE ON TIME AND SAVINGS	8.68	9.19	9.52	9.56	9.83	11.79
23) RATE ON TOTAL INTEREST FUNDS	8.69	9.31	9.70	9.95	10.82	13.66
24) INTEREST EXPENSE % EARNING ASSETS	7.18	7.68	8.05	8.15	8.42	11.02
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	26.41	22.62	21.00	15.28	8.77	-7.98
26) CASH DIVIDEND AS % OF OPERATING INCOME	12.69	22.90	26.25	30.03	49.40	46.48
27) CAPITAL FORMATION RATIO	11.05	9.09	9.14	7.51	4.86	5.37
28) EQUITY CAPITAL AS % OF ASSETS	9.21	8.28	7.98	7.56	7.02	5.62
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.31	90.40	90.32	90.21	89.61	79.50
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.11	6.25	5.94	6.43	7.28	11.10
31) NON-INT. INCOME % NON-INT. EXPENSE	13.11	15.90	16.73	17.22	17.97	58.62
32) PERSONNEL EXPENSE PER EMPLOYEE	18828	17393	17076	16931	17195	9490
33) EMPLOYEES PER MILLION ASSETS	0.91	0.81	0.76	0.80	0.81	0.91
34) NON-INTEREST INCOME AS % OF SALARIES	23.10	30.72	31.33	32.29	37.12	111.02
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	27.86	28.15	29.97	31.51	28.23	22.90
36) FED. FUNDS SOLD	5.63	4.03	3.64	3.66	5.14	7.47
37) TOTAL LOANS	62.49	65.24	64.75	64.48	64.31	71.17
38) RESERVE FOR LOAN LOSS	0.52	0.54	0.53	0.58	0.62	0.67
39) REAL ESTATE LOANS--RESIDENTIAL	18.81	19.50	21.25	21.18	19.02	8.51
40) REAL ESTATE LOANS--OTHER	9.20	11.04	12.38	12.27	11.79	5.00
41) COMMERCIAL AND INDUSTRIAL LOANS	6.99	8.92	10.55	13.98	17.21	27.46
42) PERSONAL LOANS	8.87	8.10	8.31	8.17	10.75	10.07
43) AGRIC./ LEASE FIN./ OTHER LOANS	13.47	11.29	8.91	6.42	2.39	12.41
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	15.10	15.59	15.45	17.17	20.61	27.99
45) PUBLIC FUNDS DEMAND DEPOSITS	1.70	1.09	1.12	0.97	1.01	0.84
46) TOTAL DEMAND DEPOSITS*	17.38	17.26	17.01	18.54	21.42	28.83
47) SAVINGS DEPOSITS IPC*	25.23	24.48	24.13	24.66	21.77	8.97
48) TIME DEPOSITS IPC*	50.84	52.49	51.57	48.20	42.34	26.34
49) PUBLIC TIME & SAVINGS DEPOSITS	3.56	3.04	3.34	3.66	4.42	9.14
50) TOTAL TIME & SAVINGS DEPOSITS	80.85	81.09	79.80	77.39	70.32	44.77
51) MEMO: MONEY MARKET CD'S	23.24	24.92	24.54	22.66	19.34	5.85
52) MEMO: TIME DEPOSITS OVER 100M	2.73	3.92	4.57	6.14	10.42	21.65
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	4.87
54) TOTAL DEPOSITS (FGN.& DOM.)	97.78	98.64	97.36	96.25	93.26	84.21
55) BORROWINGS	1.26	1.69	2.03	4.71	9.15	27.08
56) NET LARGE LIABILITIES	0.00	0.09	2.91	6.16	7.35	42.55
57) NON-RATE ASSET/LIABILITY GAP	18.19	16.78	17.21	17.73	19.93	17.33
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	20.37	13.70	7.88	1.81	0.70	11.23
59) NET INCOME--1 YR.	15.48	12.91	8.06	-3.80	-2.15	-1.46
60) AVERAGE ASSETS--1 YR.	12.20	12.89	12.03	10.17	5.64	10.72
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	102.16	87.55	58.80	40.78	28.73	75.25
62) NET INCOME--5 YRS.	100.00	76.93	54.52	36.65	26.87	50.83
63) AVERAGE ASSETS--5 YRS.	38.01	41.70	38.43	32.23	24.35	26.71

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1981 WYOMING BASED ON 101 BANKS

Operating Performance—% of Assets

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1) INTEREST INCOME (FTE)	11.30	11.92	12.72	13.33	14.17
2) INTEREST EXPENSE	8.07	7.59	6.85	6.25	5.22
3) NET INTEREST MARGIN	4.42	5.14	5.82	6.59	7.78
4) TRUST INCOME	0.01	0.02	0.05	0.14	0.27
5) SERVICE CHARGES ON DEPOSITS*	0.10	0.18	0.31	0.52	0.81
6) OTHER NON-INTEREST INCOME	0.10	0.14	0.27	0.44	0.61
7) SALARIES AND BENEFITS	3.14	2.35	1.87	1.50	1.24
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.34	0.79	0.53	0.33	0.26
9) LOAN LOSS PROVISION	0.77	0.44	0.21	0.10	0.05
10) OTHER NON-INTEREST EXPENSE	2.61	1.79	1.17	0.81	0.67
11) LESS F.T.E. ADJUSTMENT	0.13	0.39	0.57	0.84	1.12
12) TAX PROVISION	1.12	0.82	0.57	0.27	0.01
13) RETURN ON ASSETS--OPERATING INCOME	-0.45	1.06	1.55	1.93	2.34
14) RETURN ON ASSETS--NET INCOME	-0.45	1.06	1.53	1.84	2.34
15) RETURN ON EQUITY--NET INCOME	-4.82	11.40	17.35	22.53	26.15

Yields and Rates

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.29	14.01	14.82	15.54	16.25
17) BREAK EVEN YIELD	15.41	13.28	11.61	10.42	9.77
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.13	11.10	11.82	12.79	14.28
19) YIELD ON LOANS	13.98	14.74	15.61	16.84	17.66
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.10	0.65	0.28	0.08	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.61	0.81	0.41	0.22	0.09
22) RATE ON TIME AND SAVINGS	9.31	10.10	10.53	11.12	11.91
23) RATE ON TOTAL INTEREST FUNDS	9.39	10.13	10.61	11.33	12.11
24) INTEREST EXPENSE % EARNING ASSETS	9.41	8.70	7.91	7.24	6.22

Capital Position

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25) EFFECTIVE TAX RATE--OPERATING INCOME	-3.82	16.45	27.07	32.93	40.41
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.09	17.76	34.25	52.53	82.87
27) CAPITAL FORMATION RATIO	-7.64	4.09	11.00	15.11	21.33
28) EQUITY CAPITAL AS % OF ASSETS	7.04	7.78	8.68	10.59	14.32

Productivity

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
29) EARNING ASSETS AS % OF ASSETS	78.54	82.94	85.75	89.18	90.63
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.87	11.41	8.87	6.99	5.95
31) NON-INT. INCOME % NON-INT. EXPENSE	9.72	13.69	17.55	22.47	27.51
32) PERSONNEL EXPENSE PER EMPLOYEE	24415	20000	17902	16393	15342
33) EMPLOYEES PER MILLION ASSETS	1.94	1.34	0.98	0.77	0.63
34) NON-INTEREST INCOME AS % OF SALARIES	19.48	25.92	35.90	48.31	57.62

Asset/Liability Management—Use of Funds

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35) INVESTMENT SECURITIES	18.01	22.17	29.57	35.13	43.35
36) FED. FUNDS SOLD	1.58	3.69	7.78	13.30	19.39
37) TOTAL LOANS	44.81	54.00	62.30	67.28	72.97
38) RESERVE FOR LOAN LOSS	0.22	0.40	0.58	0.77	0.88
39) REAL ESTATE LOANS--RESIDENTIAL	0.91	3.10	7.13	11.86	16.60
40) REAL ESTATE LOANS--OTHER	1.79	3.73	7.67	10.07	13.67
41) COMMERCIAL AND INDUSTRIAL LOANS	10.53	13.36	19.10	27.26	32.35
42) PERSONAL LOANS	4.38	6.89	10.93	16.22	21.49
43) AGRIC./ LEASE FIN./ OTHER LOANS	4.30	6.78	9.90	17.46	24.30

Asset/Liability Management—Source of Funds

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
44) DEMAND DEPOSITS* IPC	16.97	18.79	23.79	29.07	36.09
45) PUBLIC FUNDS DEMAND DEPOSITS	0.62	2.09	3.13	4.81	8.96
46) TOTAL DEMAND DEPOSITS*	19.83	23.47	27.54	33.72	43.87
47) SAVINGS DEPOSITS IPC*	9.86	12.54	16.60	19.94	22.77
48) TIME DEPOSITS IPC*	28.59	34.04	43.49	48.37	51.02
49) PUBLIC TIME & SAVINGS DEPOSITS	4.96	7.04	10.74	18.70	26.41
50) TOTAL TIME & SAVINGS DEPOSITS	56.22	67.38	73.59	77.33	81.46
51) MEMO: MONEY MARKET CD'S	13.05	16.07	22.39	27.34	31.47
52) MEMO: TIME DEPOSITS OVER 100M	7.97	12.76	19.18	26.17	34.27
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	94.24	97.73	101.03	104.64	108.66
55) BORROWINGS	0.19	0.71	1.81	4.39	7.70
56) NET LARGE LIABILITIES	0.00	3.19	11.83	22.19	32.01
57) NON-RATE ASSET/LIABILITY GAP	16.05	20.55	25.03	29.98	37.43

Growth Statistics

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-40.70	-3.10	22.03	63.95	161.19
59) NET INCOME--1 YR.	-50.00	-3.37	21.69	60.81	158.82
60) AVERAGE ASSETS--1 YR.	3.56	9.94	19.50	36.67	72.35
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	16.15	54.28	140.37	289.93	N/A
62) NET INCOME--5 YRS.	-5.26	46.27	123.07	258.67	N/A
63) AVERAGE ASSETS--5 YRS.	20.70	39.14	55.85	77.12	115.44

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 101 BANKS IN WYOMING

1)	INTEREST INCOME (FTE)	12.75	12.69	12.91	12.52	12.67	0.00
2)	INTEREST EXPENSE	6.50	6.54	7.10	6.88	7.65	0.00
3)	NET INTEREST MARGIN	6.08	6.17	5.66	5.43	4.60	0.00
4)	TRUST INCOME	0.00	0.03	0.01	0.05	0.16	0.00
5)	SERVICE CHARGES ON DEPOSITS*	0.46	0.34	0.28	0.28	0.16	0.00
6)	OTHER NON-INTEREST INCOME	0.43	0.31	0.28	0.14	0.21	0.00
7)	SALARIES AND BENEFITS	2.65	2.08	1.55	1.54	1.53	0.00
8)	OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.86	0.65	0.35	0.33	0.35	0.00
9)	LOAN LOSS PROVISION	0.36	0.25	0.20	0.18	0.15	0.00
10)	OTHER NON-INTEREST EXPENSE	2.17	1.27	0.89	0.83	0.84	0.00
11)	LESS F.T.E. ADJUSTMENT	0.32	0.53	0.55	0.70	0.68	0.00
12)	TAX PROVISION	0.37	0.56	0.57	0.64	0.82	0.00
13)	RETURN ON ASSETS--OPERATING INCOME	0.95	1.53	1.72	1.68	1.46	0.00
14)	RETURN ON ASSETS--NET INCOME	0.95	1.51	1.66	1.68	1.46	0.00
15)	RETURN ON EQUITY--NET INCOME	5.92	18.76	18.37	18.06	19.97	0.00
16)	TAX EQUIVALENT YIELD ON EARNING ASSETS	15.53	14.71	14.81	14.46	14.66	0.00
17)	BREAK EVEN YIELD	14.31	11.48	10.50	11.02	11.78	0.00
18)	YIELD ON INVESTMENT SECURITIES (FTE)	12.22	11.87	11.69	11.49	11.42	0.00
19)	YIELD ON LOANS	15.75	16.21	15.77	15.14	16.41	0.00
20)	NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.23	0.47	0.27	0.26	0.13	0.00
21)	LOAN LOSS PROVISION % AVERAGE LOANS	0.74	0.42	0.37	0.39	0.28	0.00
22)	RATE ON TIME AND SAVINGS	10.31	10.49	10.80	10.45	11.09	0.00
23)	RATE ON TOTAL INTEREST FUNDS	10.31	10.48	10.77	10.67	11.07	0.00
24)	INTEREST EXPENSE % EARNING ASSETS	7.97	7.55	7.91	8.17	8.70	0.00
25)	EFFECTIVE TAX RATE--OPERATING INCOME	20.44	27.07	28.76	29.35	30.98	0.00
26)	CASH DIVIDEND AS % OF OPERATING INCOME	25.02	36.67	31.70	35.22	35.78	0.00
27)	CAPITAL FORMATION RATIO	4.57	11.18	12.60	10.98	12.22	0.00
28)	EQUITY CAPITAL AS % OF ASSETS	12.60	8.49	9.11	8.30	7.78	0.00
29)	EARNING ASSETS AS % OF ASSETS	83.18	86.14	88.51	85.71	87.30	0.00
30)	CASH & DUE (NON-INT.) AS % OF ASSETS	10.40	8.97	7.51	8.91	9.41	0.00
31)	NON-INT. INCOME % NON-INT. EXPENSE	16.57	15.73	19.37	19.41	21.99	0.00
32)	PERSONNEL EXPENSE PER EMPLOYEE	16961	18142	18913	18711	8358	0
33)	EMPLOYEES PER MILLION ASSETS	1.66	1.16	0.82	0.78	0.67	0.00
34)	NON-INTEREST INCOME AS % OF SALARIES	37.30	31.53	35.35	36.47	40.57	0.00
35)	INVESTMENT SECURITIES	26.84	29.57	31.68	29.89	31.69	0.00
36)	FED. FUNDS SOLD	12.59	9.80	6.53	4.78	6.13	0.00
37)	TOTAL LOANS	62.95	62.30	60.43	64.39	63.06	0.00
38)	RESERVE FOR LOAN LOSS	0.40	0.65	0.57	0.64	0.66	0.00
39)	REAL ESTATE LOANS--RESIDENTIAL	4.56	7.62	3.63	9.04	12.51	0.00
40)	REAL ESTATE LOANS--OTHER	5.74	5.61	7.91	9.54	9.48	0.00
41)	COMMERCIAL AND INDUSTRIAL LOANS	16.73	23.88	16.69	19.49	21.13	0.00
42)	PERSONAL LOANS	14.40	12.75	9.25	8.79	12.62	0.00
43)	AGRIC./ LEASE FIN./ OTHER LOANS	8.96	10.21	12.38	10.14	7.31	0.00
44)	DEMAND DEPOSITS* IPC	23.87	25.89	21.24	25.23	21.00	0.00
45)	PUBLIC FUNDS DEMAND DEPOSITS	2.86	3.25	3.20	2.52	4.33	0.00
46)	TOTAL DEMAND DEPOSITS*	24.97	31.62	25.48	29.30	26.61	0.00
47)	SAVINGS DEPOSITS IPC*	15.61	18.99	16.04	17.54	15.71	0.00
48)	TIME DEPOSITS IPC*	38.07	39.59	45.17	46.42	44.43	0.00
49)	PUBLIC TIME & SAVINGS DEPOSITS	20.04	12.18	8.50	9.04	14.87	0.00
50)	TOTAL TIME & SAVINGS DEPOSITS	74.65	71.70	72.76	74.24	74.60	0.00
51)	MEMO: MONEY MARKET CD'S	22.00	20.23	26.29	22.04	16.19	0.00
52)	MEMO: TIME DEPOSITS OVER 100M	22.40	17.73	14.62	19.93	33.99	0.00
53)	FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54)	TOTAL DEPOSITS (FGN.& DOM.)	102.06	101.55	98.71	103.83	98.75	0.00
55)	BORROWINGS	1.99	2.03	1.60	1.14	5.69	0.00
56)	NET LARGE LIABILITIES	12.26	8.71	10.55	16.72	26.23	0.00
57)	NON-RATE ASSET/LIABILITY GAP	24.58	27.69	26.30	25.05	23.71	0.00
58)	INC. BEFORE SECURITIES TRANS.--1 YR.	64.38	23.40	8.17	13.25	15.25	0.00
59)	NET INCOME--1 YR.	64.38	23.18	7.45	13.74	14.89	0.00
60)	AVERAGE ASSETS--1 YR.	47.93	19.58	15.44	15.45	14.65	0.00
61)	INC. BEFORE SECURITIES TRANS.--5 YRS.	161.62	228.61	172.61	84.42	69.26	0.00
62)	NET INCOME--5 YRS.	84.24	197.32	141.62	84.42	64.15	0.00
63)	AVERAGE ASSETS--5 YRS.	59.62	62.18	53.95	54.09	59.01	0.00

* DOMESTIC ONLY

Appendix

Ratio Formulas

Bank Administration Institute's Index of Bank Performance

This appendix contains the formulas for the ratios in Bank Administration Institute's *Index of Bank Performance*. All data items used in the computation of ratios come from computer tapes supplied by the Federal Reserve Board. The tapes are compiled from bank call reports filed quarterly, including the Consolidated Report of Condition and the Consolidated Report of Income.

Balance sheet averages (average assets) are computed using the data from the four Consolidated Reports of Condition submitted each year. Income statement items are derived from December 31, Consolidated Report of Income.

Earning assets include interest-bearing balances with banks, total investment securities, trading account securities, stock, Federal funds sold, and securities purchased under agreement to resell, total loans, and lease financing receivables.

Ratio Formulas

Number	Title	Formula
1.	Interest Income (FTE)	$\dfrac{\text{Interest and fees on loans + interest on Fed funds + deposits with banks + interest on investment securities + tax equivalent adjustment + income from direct lease financing}}{\text{Average assets}}$
2.	Interest Expense	$\dfrac{\text{Interest paid on deposits, borrowings, and subordinate debt}}{\text{Average assets}}$
3.	Net Interest Margin	$\dfrac{\text{Total interest income} - \text{total interest expense}}{\text{Average assets}}$
4.	Trust Income	$\dfrac{\text{Income from fiduciary activities}}{\text{Average assets}}$
5.	Service Charges on Deposits	$\dfrac{\text{All service, maintenance, activity + overdraft charges on domestic deposit accounts}}{\text{Average assets}}$
6.	Other Noninterest Income	$\dfrac{\text{All other income not reported elsewhere}}{\text{Average assets}}$
7.	Salaries and Benefits	$\dfrac{\text{Employee wages, benefits, and employment taxes}}{\text{Average assets}}$
8.	Occupancy, Furniture and Equipment Expense	$\dfrac{\text{All rental expense + all depreciation expense + utility expense + other occupancy expense}}{\text{Average assets}}$
9.	Loan Loss Provision	$\dfrac{\text{Provision for possible loan losses}}{\text{Average assets}}$
10.	Other Noninterest Expense	$\dfrac{\text{All noninterest expense not reported elsewhere}}{\text{Average assets}}$
11.	Full Tax Equivalent Adjustment	$\dfrac{\text{Net income from state, county, and municipal securities and loans} \times 1.85 \text{ (assumes 46\% tax rate)}}{\text{Average assets}}$
12.	Tax Provision	$\dfrac{\text{Tax provision on operating income}}{\text{Average assets}}$
13.	Return on Assets—Operating Income	$\dfrac{\text{Income before security gains or losses — applicable income taxes}}{\text{Average assets}}$
14.	Return on Assets—Net Income	$\dfrac{\text{Net income (loss)}}{\text{Average assets}}$
15.	Return on Equity—Net Income	$\dfrac{\text{Net income (loss)}}{\text{Average capital + surplus + undivided profits + contingency reserve}}$

Number	Title	Formula
16.	Tax Equivalent Yield on Earning Assets	$\frac{\text{Interest income + tax equivalent adjustment}}{\text{Other assets — earning assets}}$
17.	Break-Even Yield	$\frac{\text{Interest expense + all other operating expenses − total noninterest income}}{\text{Earning assets (see definition 16)}}$
18.	Yield on Investment Securities (FTE)	$\frac{\text{Interest income on the investment portfolio + tax equivalent adjustment}}{\text{Average investments}}$
19.	Yield on Loans	$\frac{\text{Interest + fees on loans}}{\text{Average loans}}$
20.	Net Charge-Offs Percent of Average Loans	$\frac{\text{Losses charged to allowance for possible loan losses − recoveries credited}}{\text{Average loans}}$
21.	Loan Loss Provision Percent of Average Loans	$\frac{\text{Provision for possible loan losses}}{\text{Average loans}}$
22.	Rate on Time and Savings Deposits	$\frac{\text{Interest paid on deposits}}{\text{Average interest-bearing deposits}}$
23.	Rate on Total Interest Funds	$\frac{\text{Interest paid on deposits, borrowings and subordinated debt}}{\text{Average interest-bearing deposits, borrowings, and subordinated debt}}$
24.	Interest Expense Percent of Earning Assets	$\frac{\text{Interest paid}}{\text{Earning assets}}$
25.	Effective Tax Rate—Operating Income	$\frac{\text{Applicable income taxes}}{\text{Income before security gains or losses}}$
26.	Cash Dividend Percent of Operating Income	$\frac{\text{Dividends paid}}{\text{Income before security gains or losses}}$
27.	Capital Formation Ratio	$\frac{\text{Net income — dividends paid}}{\text{Average equity capital}}$
28.	Equity Capital Percent of Assets	$\frac{\text{Average equity capital}}{\text{Average assets}}$
29.	Earning Assets Percent of Assets	$\frac{\text{Average earning assets}}{\text{Average assets}}$
30.	Cash and Due from (Noninterest) Percent of Assets	$\frac{\text{Cash and due from banks − interest bearing deposits}}{\text{Average assets}}$
31.	Noninterest Income Percent of Noninterest Expense	$\frac{\text{Noninterest income}}{\text{Noninterest expense}}$
32.	Personnel Expense per Employee	$\frac{\text{Employee wages, benefits, and employment taxes}}{\text{Full-time equivalent employees}}$

Number	Title	Formula
33.	Employees per Million Assets	$\frac{\text{Average assets (000,000 omitted)}}{\text{Full-time equivalent employees}}$
34.	Noninterest Income Percent of Salaries	$\frac{\text{Noninterest income}}{\text{Salaries and employee benefits}}$
	Use of Funds	
35.	Investment Securities	$\frac{\text{Investment securities + interest-bearing balances}}{\text{Earning assets}}$
36.	Fed Funds Sold	$\frac{\text{Fed funds sold and securities purchased under agreement to resell}}{\text{Earning assets}}$
37.	Total Loans	$\frac{\text{Loans (excluding unearned income)}}{\text{Earning assets}}$
38.	Reserve for Loan Losses	$\frac{\text{Allowance for possible loan losses}}{\text{Earning assets}}$
39.	Real Estate Loans Residential	$\frac{\text{Real estate loans secured by residential property}}{\text{Earning assets}}$
40.	Real Estate Loans — Other	$\frac{\text{Total real estate loans − residential real estate loans}}{\text{Earning assets}}$
41.	Commercial and Industrial Loans	$\frac{\text{Commercial and industrial loans}}{\text{Earning assets}}$
42.	Personal Loans	$\frac{\text{Personal loans}}{\text{Earning assets}}$
43.	Agricultural/Lease Financing/Other Loans	$\frac{\text{Other loans not classified elsewhere}}{\text{Earning assets}}$
44.	Demand Deposits (IPC)	$\frac{\text{Demand deposits (IPC)}}{\text{Earning assets}}$
45.	Public Funds Demand Deposits	$\frac{\text{Public funds demand deposits}}{\text{Earning assets}}$
46.	Total Demand Deposits	$\frac{\text{Total demand deposits}}{\text{Earning assets}}$
47.	Savings Deposits (IPC)	$\frac{\text{Savings deposits (IPC)}}{\text{Earning assets}}$
48.	Time deposits (IPC)	$\frac{\text{Time deposits (IPC)}}{\text{Earning assets}}$
49.	Public Time and Savings Deposits	$\frac{\text{Time and savings deposits of U.S. Government, agencies, states, and political subdivisions in the United States}}{\text{Earning assets}}$

Number	Title	Formula
50.	Total Time and Savings Deposits	$\frac{\text{Total time and savings deposits}}{\text{Earning assets}}$
51.	Memo: Money Market CD's	$\frac{\text{Money market time deposits in denominations of \$10,000 but less than \$100,000, with original maturities of 26 weeks}}{\text{Earning assets}}$
52.	Memo: Time Deposits over $100,000	$\frac{\text{Total time deposits over \$100,000}}{\text{Earning assets}}$
53.	Foreign Deposits	$\frac{\text{Deposits in foreign branches and Edge Act subsidiaries}}{\text{Earning assets}}$
54.	Total Deposits	$\frac{\text{Foreign and domestic deposits}}{\text{Earning assets}}$
55.	Borrowings	$\frac{\text{Fed funds purchased and securities sold under agreement to repurchase + interest-bearing demand notes issued to the U.S. Treasury + other liability for borrowed money + mortgage indebtedness and liability for capitalized leases}}{\text{Earning assets}}$
56.	Net Large Liabilities	$\frac{\text{Total borrowing + time deposits over \$100,000 − investment securities with maturities less than one year — interest-bearing balances with banks}}{\text{Earning assets}}$
57.	Nonrate Asset/ Liability Gap	$\frac{\text{Nonearning assets — nonpaying liabilities and capital}}{\text{Earning assets}}$
58.	Income Before Securities Transactions — One Year	$\frac{\text{1981 income before security transactions − 1980 income before security transactions}}{\text{1980 income before security transactions}}$
59.	Net Income — One Year	$\frac{\text{1981 net income − 1980 net income}}{\text{1980 net income}}$
60.	Average Assets — One Year	$\frac{\text{1981 total average assets − 1980 total average assets}}{\text{1980 total average assets}}$
61.	Income Before Securities Transactions — Five Years	$\frac{\text{1981 income before security transactions − 1976 income before security transactions}}{\text{1976 income before security transactions}}$
62.	Net Income — Five Years	$\frac{\text{1981 net income − 1976 net income}}{\text{1976 net income}}$
63.	Average Assets — Five Years	$\frac{\text{1981 average assets − 1976 average assets}}{\text{1976 average assets}}$

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1982 Directory—50 State Performance Profile

Bank Administration Institute

Bank Administration Institute is a not-for-profit corporation whose broad goals are to help bank administrators achieve high levels of professional effectiveness and to help solve significant banking problems. These goals are pursued through programs of research and development, education, and technical assistance.

Founded in 1924, the Institute is today the largest technical banking association in the world. It is governed by a Board of Directors. Responsibility for management of the Institute's activities within a framework of policy established by the Board rests with the President, who is assisted by a staff located in Rolling Meadows, Illinois.

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Bank Administration Institute's 1982 U.S. Bank Performance Profile

To Chief Financial Officers:
Bank Administration Institute's *U.S. Bank Performance Profile* is a continuation of a program initiated by the Institute in 1973 under the title *Index of Bank Performance.* In 1983 the program was enhanced, by adding additional services, and renamed *U.S. Bank Performance Profile.* It is based on the universal call report and income statement tapes generated by bank regulatory authorities. This comprehensive data base allows the Institute to calculate ratios for every insured bank in the United States.

This *1982 Directory* presents benchmark performance ratios for all banks by state, by resource class, and for the nation as a whole.

The following table shows the breakdown of asset classifications based on total assets at year-end 1982:

Class	Asset Range (millions)	Number of Banks	Percent
1	Under $10	1,775	12.5%
2	$10 to $25	4,244	29.9
3	$25 to $50	3,725	26.2
4	$50 to $100	2,398	16.9
5	$100 to $500	1,651	11.6
6	Over $500	405	2.9
Totals		14,198	100.0%

The 1982 *Profile* presents 63 financial ratios divided into the following categories:

- Performance.
- Yields and Rates.
- Capital Position.
- Productivity.
- Asset/Liability Management.
  - Uses of Funds.
  - Sources of Funds.
- Growth Statistics.

This categorization enables management to concentrate on critical areas of bank performance and to isolate those areas requiring attention.

This *1982 Directory* retains its state-by-state and resource class ratio displays, reporting the median, lower and upper quartile and lower and upper 10th percentile values. In addition, the ratios are shown for the industry in the aggregate.

Note:

A new Institute subscription service is now available to assist a subscribing bank with its financial planning. It provides the following reports and analyses:

- Competitive analysis of your bank examined with seven other banks.
- Five-year financial ratio history—for any bank.
- Individual bank financial ratios.
- Graphs of the five-year history for any of the 63 ratios.
- Top performers reports nationwide and by class.
- Detailed analysis of success factors contributing to high performance.
- Industry analysis of performance.

These services may be obtained by mail or on-line. BAI's on-line service offers immediate access to the financial statements and ratios of 14,198 U.S. banks.

If you have any questions concerning the *Profile* or would like to obtain more information about our new subscription service, call Susan Skarzynski at 312/228-6200 (toll free 800/323-8552; in Illinois 800/942-8861).

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A Description of the Profile

The Institute's *U.S. Bank Performance Profile* is constructed by averaging the balance sheet data contained in the quarterly 1982 statement of condition reports gathered by the federal banking regulators. The income and expense data are obtained from the year-end 1982 income and expense reports submitted by banks to their regulators.

This *1982 Directory* provides composite information on all banks in the nation, national data broken down to six categories, aggregate data by state, and state median data broken down into the six asset categories. By using these breakdowns, you can rank your bank's performance against that of all banks in the nation, all banks in your asset size category, all banks in your state, and against medians achieved by banks of similar size in your state.

The national ratios and the first page of the state ratios are divided into several percentile ranges: the bottom tenth percentile; lower quartile; median; upper quartile; and top tenth percentile.

All ratios displayed are actual figures achieved by specific banks. None represent averages. The median value represents the ratio figure achieved by that bank attaining a mid-point performance among the population. Fifty percent of the banks will have achieved a larger value and 50% will have achieved a lesser value. It is important to recognize that each median figure is very likely that of a different bank in a large population. Therefore, do not expect the value of median ratio number 1 plus that of median ratio number 2 to equal the value of median ratio number 3, even though in your own individual bank, ratios 1 minus 2 must equal 3.

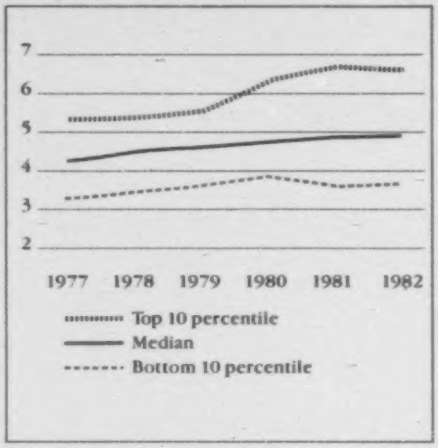
The top and bottom tenth percentile values represent the performance of a bank that is 10% from the top or 10% from the bottom of the population for that particular ratio. The value shown for the top tenth percentile is the value attained by the bank ranking ahead of 90% of the population on that ratio but behind 10%. The upper and lower quartile values represent the performance of a bank that is either 25% from the top or 25% of the bottom of the population on that measure. For example, the upper quartile means that 25% of the banks have achieved performance above the values shown and 75% attained a lesser value.

This form of ratio display is most useful for ranking performance. This *1982 Directory* enables you to quickly rank your bank's performance against that of all other banks and to banks of similar size and location. For the purpose of ranking, a percentile distribution of actual ratios achieved by specific banks is superior to averages. Averages are distorted by extreme values within a population. Just as it is more meaningful for a salary analyst to know what the median salary in your bank is rather than the average salary, it is more meaningful for industry analysts to know median performance values as opposed to average performance values when evaluating bank performance.

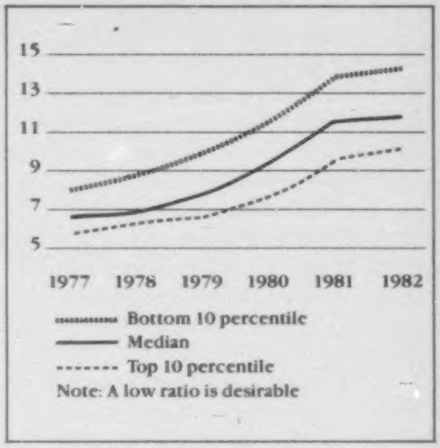
Charting Bank Performance 1977-1982

In 1982, yields on earning assets remained generally unchanged from last year, with a slight drop in the top 10 percentile group and a small increase in the bottom 10 percentile group and at the median. Similarly, the increase in the break-even yield slowed showing only a small increase over 1981. Net interest margins tightened for the top decile group and remained relatively unchanged for the rest of the industry. The most revealing ratios were the return on assets and equity, with the median and lower decile groups continuing their decline and the upper decile group reversing its upward trend.

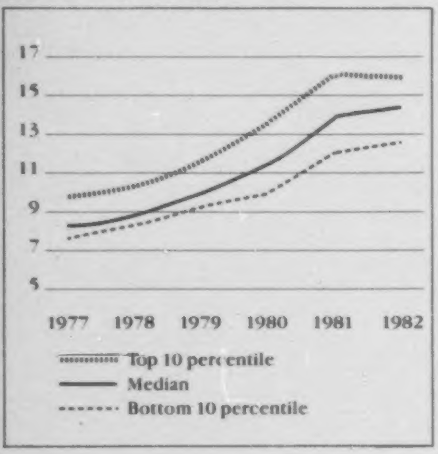
All U.S. Banks Net Interest Margin — 1977-1982



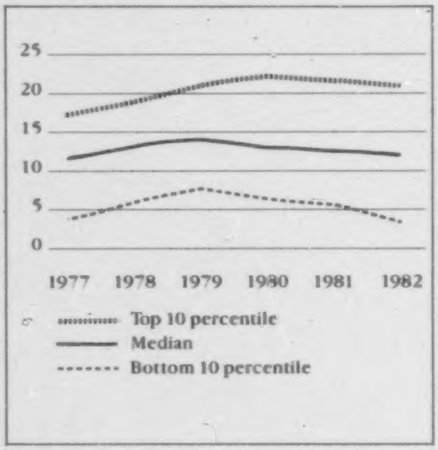
All U.S. Banks Break-Even Yield — 1977-1982



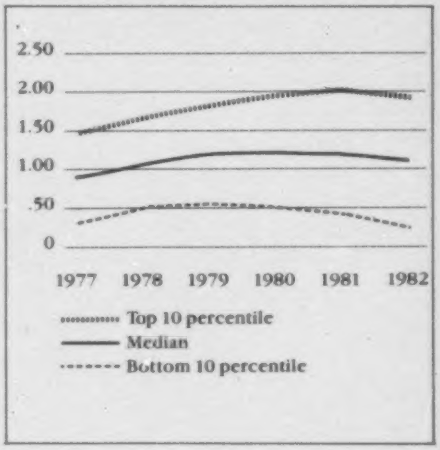
All U.S. Banks Yield on Earning Assets — 1977-1982



All U.S. Banks Return on Equity — 1977-1982



All U.S. Banks Return on Assets — Operating Income — 1977-1982



Ratio Definitions and Commentary*

Operating Performance Ratios

1. *Interest Income on a Fully Taxable Equivalent Basis as a Percentage of Average Total Assets.* This ratio relates the interest earned, restated on a fully taxable equivalent basis, to the total average assets for the year. High-performance banks are seldom found below the upper quartile in this important ratio. Interest income includes interest on loans, balances with other banks, Federal funds sold, U.S. Treasury securities, U.S. Government agency securities, obligations of state and political subdivisions on a fully taxable equivalent basis, other bonds and securities, dividends on stock, and income from direct lease financing. Fees on loans are also included in interest income. The total interest accumulated is then divided by average total assets for the year.
2. *Interest Expense as a Percentage of Average Total Assets.* This ratio indicates the total interest expense paid expressed as a percentage of average total assets. The lower the ratio, the more positive the effect on net income. A low interest expense ratio in and of itself is good. However, it also may indicate that the bank is not actively competing for its share of time deposits. Consequently, its growth suffers. A very high interest expense ratio indicates that the bank is highly leveraged, a condition that could lead to liquidity problems. Interest expense includes interest on savings deposits, time certificates of deposit of $100,000 or more, other time deposits, deposits in foreign offices, Federal funds purchased, other borrowed money, and subordinated notes and debentures. Total interest expense is divided by average total assets to obtain the ratio.
3. *Net Interest Margin as a Percentage of Average Total Assets (FTE).* This is the first of several key ratios. It is significant because high-performance banks usually have a high net interest margin. It should be understood that the difference between "wholesale banks" and "retail banks" is most evident in the difference between their margins. A wholesale bank will generally have a lower net interest margin than a retail bank. The wholesale bank expects to serve large customers, to process much larger transactions, and to achieve compensating economies in noninterest expense. For these and other reasons, large money center banks are not directly comparable to community banks. Net interest margin measures management's ability to control the spread between interest income and interest expense.

   The numerator of the ratio is the sum of interest and fees on loans, interest on balances with other banks, Federal funds sold, U.S. Treasury securities, U.S. Government agency securities, obligations of states and political subdivision on a fully taxable equivalent basis, other bonds and securities, dividends on stock, income from direct lease financing, less the sum of interest on savings deposits, time certificates of deposit of $100,000 or more, other time deposits, deposits in foreign offices, Federal funds purchased, other borrowed money, and subordinated notes and debentures. This numerator is then divided by average total assets to obtain the ratio.
4. *Trust Income as a Percentage of Average Total Assets.* This ratio indicates the gross revenue contribution made by the bank's trust department. The ratio is obtained by dividing total fiduciary income by average total assets.
5. *Service Charges on Deposit Accounts as a Percentage of Average Total Assets.* This ratio reveals the gross contribution that deposit service charges make to return on assets before expenses. The ratio is obtained by dividing total service charges on deposit accounts, as reported in the Income and Expense Report, by average total assets.
6. *Noninterest Income as a Percentage of Average Total Assets.* Most analysts agree that the greatest opportunity for the banking industry to increase its profitability and its attractiveness in the capital markets is to increase its service fee income. It is worthwhile therefore to monitor a bank's noninterest income as a percentage of assets and to compare it with others. Other income is the sum of service charges on deposit accounts; other service charges, commissions, and fees; trust income; and other income. To obtain a ratio, the total of other noninterest income is divided by average total assets.
7. *Salaries and Employee Benefits as a Percentage of Average Total Assets.* Salary and benefit expenses are the largest controllable expenses in banks. Careful control

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*The Appendix to this *Profile* provides formulas for the ratios in their simplest form for ease of use.

of this expense category is very important. The ratio is obtained by dividing salary and employee benefit expenses by average total assets.

8. *Net Occupancy Expenses and Furniture and Equipment Expenses as a Percentage of Average Total Assets.* Occupancy expense is net of any rental income. The ratio is obtained by dividing net occupancy and furniture and equipment expense by average total assets.
9. *Loan Loss Provision as a Percentage of Average Total Assets.* This ratio is obtained by dividing the annual provision for loan losses by average total assets.
10. *Other Noninterest Expense as a Percentage of Average Total Assets.* This category of expenses includes all operating expenses except salaries and employee benefits, loan loss provision, and occupancy and furniture and equipment expense. The "other" expenses are divided by average total assets to obtain this ratio.
11. *Federal Taxable Equivalent Adjustment.* In ratios 1 and 3, the interest on state, county, and municipal bond investments was adjusted to a fully taxable equivalent basis by multiplying the reported interest by a factor of 1.85. The adjustment assumes that all such interest would be taxed at the highest Federal Income tax rate prevalent in 1982, which was 46%. This ratio indicates how much ratios 1 and 3 were increased in terms of percentage of average total assets because of tax-exempt interest. It is necessary to subtract the percentage shown in this ratio to determine interest income as a percentage of average total assets and net interest margin without regard to the income tax effects of investing in tax-exempt securities. The tax equivalent adjustment must be subtracted similarly to arrive at return on assets.
12. *Tax Provision as a Percentage of Average Total Assets.* This ratio indicates the value of the tax provision that is subtracted from pretax operating income. When comparing your bank to the *Profile*, note that tax strategies vary widely among banks. Many banks are owned by holding companies that finance their bank stock holdings by incurring heavy debt. Interest on that debt is tax deductible for the holding company, and, therefore, these banks need not avail themselves of many tax shelters that other banks find advantageous. The ratio is obtained by dividing applicable income taxes on operating earnings by average total assets.
13. *Return on Assets – Operating Income.* All of the preceding ratios have pointed toward this calculation. Return on assets is probably the best single ratio for evaluating management performance. It relates profits to the amount of resources placed under the manager's stewardship. While it does not evaluate all phases of performance and has limitations for comparative purposes, it tells the analyst more about a bank's performance over one accounting period than any other single ratio.

    Different types of banks in different asset size categories and geographic locations are subject to different regulatory environments and competitive markets. Therefore, most bankers prefer to compare their bank's return on assets to specific peer banks or competitors rather than to a national group. The ratio is obtained by dividing operating income before security gains or losses and after taxes by the average total assets for the year.
14. *Return on Assets – Net Income.* Because the banking industry has adopted a two-line income statement format and because analysts attach considerable significance to both net operating earnings before security gains and losses as well as net income, it is necessary to report two returns on assets ratios. The second ratio merely takes into account the gain or loss on sales of securities and other extraordinary transactions after the tax effect. It is obtained by dividing net income by average total assets.
15. *Return on Equity – Net Income.* This is the only ratio in this series that is not calculated as a percentage of total average assets. It is a key ratio with which all bank stockholders are concerned. It measures the percentage return the bank earns on average stockholders' equity. Because stockholders' equity as a percentage of assets can vary considerably from bank to bank, this ratio is greatly influenced by leverage. A highly leveraged bank may show a very high return on equity, but a somewhat lower return on assets in relationship to its peer group. Conversely, a bank that has been retaining a large portion of its earnings may show up very poorly on return on equity, but still be a high-performance

bank when measured on return on assets. A high equity ratio gives a bank a head start in maximizing return on assets because no interest accrues on stockholders' equity. For purposes of the *Profile*, equity capital is defined as capital stock, surplus, undivided profits, and any contingent reserves or appropriation of undivided profits. It does not include valuation reserves. The ratio is obtained by dividing net income by average equity capital.

Yields and Rates

16. *Tax Equivalent Yield on Earning Assets.* The key ratio determines how well the bank is being managed and how well it is performing. It measures the productivity of earning assets. Tax-exempt interest has been converted to its fully taxable equivalent basis for purposes of this ratio. Earning assets include all investment securities, loans net of unearned discount, interest-bearing balances with other banks, and direct lease financing. The ratio is calculated by taking all interest and fees on loans plus interest and dividends on all investment securities, and income from direct lease financing plus the tax equivalent adjustment on tax-exempt interest and dividing the sum by average earning assets, as defined previously.
17. *Break-Even Yield.* This is one of the key ratios in analyzing bank performance. It discloses the absolute minimum yield necessary on average earning assets for the bank to break even for the year. The lower the break-even yield, the easier it is to achieve high performance. The important factors contributing to a low break-even yield are (1) a low interest expense ratio, (2) tight control of noninterest expense, and (3) a high noninterest income ratio.

    The formula for this ratio requires deducting total noninterest income from total expenses to arrive at a subtotal of expenses net of noninterest income. This net expense figure is then divided by total average earning assets to obtain the ratio.
18. *Yield on Investment Securities (FTE).* This is the total tax equivalent yield for the full investment portfolio of the bank, including both taxable and nontaxable securities. Interest on tax-exempt securities is adjusted upward by a factor of 1.85 to arrive at fully taxable equivalence. This ratio is obtained by dividing the total interest earned on the securities portfolio plus the tax equivalent adjustment by average outstanding balances in the investment portfolio.
19. *Yield on Loans.* This ratio measures the bank's yield on its total loan portfolio. Usury laws will cause significant variances from state to state. A bank's pricing strategy and loan mix will also affect this ratio considerably. The calculation of the ratio consists of dividing the total interest and fees on loans by the average total loans outstanding. Loans are net of unearned discount.
20. *Net Charge-Offs as a Percentage of Average Loans.* This ratio shows actual charge-offs net of recoveries as a percentage of average loans. The ratio is obtained by calculating the net charge-offs for the year, subtracting recoveries, and dividing the difference by the average total loans net of unearned discount.
21. *Loan Loss Provision as a Percentage of Average Loans.* This ratio relates the level of this year's loan loss provision to the total average loans outstanding. It should be reviewed in comparison with ratio 20 for several years to determine whether the loan loss reserve is being depleted or increased. When comparing loan loss experience from bank to bank, it is recommended that ratio 19, yield on loans, be reviewed also to determine if the yield on loans net of loan loss provision compares favorably or unfavorably. This ratio is obtained by dividing the reported loan loss provision by the average total loans outstanding net of unearned discount.
22. *Rate on Time and Savings Deposits.* This ratio discloses the composite effective rate paid by the bank on its total time and savings deposits. The ratio is obtained by dividing the total interest paid on all time and savings deposits by average outstanding time and saving deposit balances.
23. *Rate on Total Interest Funds.* This ratio reveals the total effective rate paid on all interest-bearing liabilities, including time and savings deposits, Federal funds purchased, capital notes and debentures, and any other interest-bearing liabilities. The ratio is obtained by dividing the

total interest paid by the average of all interest-bearing liabilities, including time and savings deposits.

24. *Interest Expense as a Percentage of Average Earning Assets.* This ratio indicates the total interest expense paid expressed as a percentage of average earning assets. The lower the ratio, the more positive the effect on net income. Total interest expense is divided by average total assets to obtain the ratio.

Capital Position

25. *Effective Tax Rate on Operating Income.* This ratio indicates the percentage of operating income that is accrued and/or paid out in the form of income tax. The ratio is obtained by dividing the applicable income taxes on operating income by income before security gains and losses and before tax.

26. *Cash Dividends as a Percentage of Operating Income.* This ratio reveals the percentage of operating income paid out in the form of dividends. Reciprocally, it reveals the percentage of operating income retained in the capital accounts by the bank. Cash dividends as reported by the bank in its supervisory report is divided by operating income before security transactions and the after-tax provision to arrive at the ratio.

27. *Capital Formation Rate.* This ratio discloses what level of asset growth may be sustained by a bank without causing a deterioration in the equity to assets ratio. It is calculated by dividing the retained income (net income as reported less dividends paid) by the average equity capital for the year. A bank that is growing in resources will need to retain more income each year to maintain the same capital ratio. Banks experiencing fast growth will have to retain a greater portion of their income than banks experiencing slow asset growth if they intend to maintain their capital ratio level.

28. *Equity Capital as a Percentage of Assets.* Capital notes and debentures are excluded from this ratio. Only stockholders' equity capital is included. The ratio indicates how much of the total assets are financed by the bank's shareholders. Generally, the larger the bank, the lower the percentage of stockholders' equity to average total assets.

    This ratio is calculated by adding preferred stock, common stock, surplus, undivided profits, and reserves for contingencies and other capital reserves to determine a sum of total equity capital. Total equity capital is then divided by the average total assets of the bank.

Productivity

29. *Earning Assets as a Percentage of Assets.* This ratio indicates how well management is putting bank assets to work. It is also a key ratio. In general, high-performance banks have a high ratio of earning assets to total assets. The ratio is obtained by dividing the total earning assets of the bank by average total assets.

30. *Cash and Noninterest-Bearing Due from Bank Balances as a Percentage of Average Total Assets.* Banks that closely manage their cash and due from balances tend to be among the higher performing banks. This ratio is also influenced by reserve requirements, correspondent bank servicing volume, deposit turnover, and proximity to clearing banks. The ratio is obtained by dividing the average cash and noninterest-bearing due from bank balances by the average total assets for the bank.

31. *Noninterest Income as a Percentage of Noninterest Expense.* This ratio indicates the percentage of noninterest expense that is covered by service charges and other fee income. As bank overhead increases, bankers must try to increase their service charges and fee income to keep pace. Generally, high-performance banks cover a greater percentage of noninterest income than do less profitable banks. The ratio is obtained by dividing noninterest income by total noninterest expense.

32. *Personnel Expense per Employee.* This ratio is calculated by dividing employee wages, benefits, and employment taxes by full-time equivalent employees.

33. *Employees per Million Assets.* This ratio indicates how well the bank is managing its human resources. Larger branch systems generally have more employees per million assets than do unit banks. In addition, those banks with large nonbalance sheet operations, e.g., a large trust department, will show a higher number of employees per million assets than banks without these nonbalance sheet operations. The ratio is obtained by dividing the average full-time equivalent employees as reported in the call reports by the average total assets of the bank in millions.

34. *Noninterest Income as a Percentage of Salaries.* This ratio is calculated by dividing noninterest income by salaries and benefits.

Asset/Liability Management:

- Use of Funds

The following ratios indicate the proportion of key asset categories to earning assets, indicating the bank's use of its funds in these areas.

35. *Investment Securities (and Interest-Bearing Balances) as a Percentage of Earning Assets.* This ratio indicates the bank's corporate strategy for asset composition. Does the bank invest heavily in securities as opposed to loans? Does the bank look to its investment portfolio as its primary source of interest income? The ratio is computed by dividing the average total balance of investment portfolio securities and interest-bearing balances by the average earning assets of the bank. Investment portfolio securities do not include Federal funds sold or trading account securities.
36. *Fed Funds Sold as a Percentage of Earning Assets.* This ratio is computed by dividing Fed funds sold and securities purchased under agreements to resell by average earning assets.
37. *Total Loans.* This ratio provides an indication of whether the bank is pursuing an aggressive strategy of seeking new loans or a passive one of accommodating the credit needs of its community. Either strategy can yield high profitability. The ratio is obtained by dividing the average outstanding loan balances net of unearned discount by the average earning assets of the bank.
38. *Reserve for Loan Losses.* This ratio is obtained by dividing the loan loss reserve at the end of the year by the average earning assets.
39. *Real Estate Loans – Residential.* This ratio shows the percentage of average earning assets represented by residential real estate loans. Residential loans are defined as those secured by one to four family residential properties. The ratio is obtained by dividing total residential real estate loans by average earning assets.
40. *Real Estate Loans – Other.* This ratio represents all other real estate not classified as residential, including real estate loans secured by farm land, multifamily residential structures, nonfarm and nonresidential properties, as well as construction and land development loans. The ratio is obtained by totaling the nonresidential real estate loans and dividing by the average earning assets.
41. *Commercial and Industrial Loans.* This ratio reveals the percentage of earning assets comprised of commercial and industrial loans. The ratio is obtained by dividing the average commercial and industrial loans outstanding by the average earning assets.
42. *Personal Loans.* Personal loans are defined as loans to individuals for household, family, and other personal expenditures. The ratio is obtained by totaling these loans and dividing by average earning assets.
43. *Agricultural/Lease Financing/Other Loans.* These loans include loans to farmers, to financial institutions, loans for purchasing or carrying securities, and all other loans. The ratio is obtained by summing the total amounts of these loans and dividing by average earning assets.

Asset/Liability Management:

- Sources of Funds

The following ratios indicate the proportion of the key sources of funds to earning assets, indicating the relative importance of each source to the bank.

44. *Demand Deposits (IPC) as a Percentage of Earning Assets.* This ratio shows the average total demand deposits (IPC) as a percentage of average earning assets. It is obtained by dividing the average total demand deposits (IPC) of the bank by average earning assets.
45. *Public Funds – Demand as a Percentage of Earning Assets.* Public fund deposits are considered to be relatively volatile. The ratio is obtained by dividing average public funds-demand by average earning assets.
46. *Total Demand Deposits as a Percentage of Assets.* This ratio shows average total demand deposits as a percentage of average earning assets. It is obtained by dividing the average total domestic demand deposits of the bank by average earning assets.
47. *Savings Deposits (IPC) as a Percentage of Earning Assets.* This ratio relates average total domestic savings deposits, exclusive of time certificates, to average earning assets of the bank. These deposits represent the bank's lower cost time deposits. The ratio is obtained by dividing average total savings deposits by average earning assets.
48. *Time Deposits (IPC) as a Percentage of Earning Assets.* This ratio is calculated by dividing time deposits (IPC) by average earning assets.

49. ***Public Funds – Time as a Percentage of Earning Assets.*** These funds usually represent high-cost money that is subject to wide fluctuations in balances. The ratio is obtained by dividing time public funds by average earning assets.

50. ***Total Time and Savings Deposits as a Percentage of Earning Assets.*** This ratio is calculated by dividing total time and savings deposits by average earning assets.

51. ***Memo: Money Market Certificates as a Percentage of Earning Assets.*** Money market time deposits include certificates in denominations of $10,000 or more but less than $100,000, with original maturities of 26 weeks. In the aggregate, these deposits represent a variable rate source of funds that must be monitored closely for accurate profit planning. The ratio is calculated by averaging money market time deposits as reported on Schedule F in the Consolidated Report of Condition and dividing by average earning assets.

52. ***Memo: Time Deposits over $100,000 as a Percentage of Earning Assets.*** Time deposits over $100,000 in amount are not subject to Regulation Q rate ceilings. They represent an important variable rate source of funds to banks. The ratio is obtained by dividing the reported domestic time deposits over $100,000 by the average earning assets of the bank.

53. ***Foreign Deposits as a Percentage of Earning Assets.*** These deposits are held primarily in the bank's overseas branches. This ratio is obtained by dividing deposits in foreign branches and Edge Act subsidiaries by average earning assets.

54. ***Total Deposits as a Percentage of Earning Assets.*** This ratio shows the percentage of assets funded by deposits both domestic and foreign. It is obtained by dividing average deposits by average earning assets.

55. ***Borrowings as a Percentage of Assets.*** The following interest-bearing nondeposit liabilities are included in borrowings: Federal funds purchased and securities sold under agreements to repurchase in the domestic offices of the bank and its Edge and Agreement subsidiaries, interest-bearing demand notes issued to the U.S. Treasury, other liabilities for borrowed money, mortgage indebtedness, and liability for capitalized leases. The bank's liability on acceptances executed and outstanding is excluded as are liabilities itemized on Schedule H. Borrowings so defined are divided by average earnings assets to calculate this ratio.

56. ***Net Large Liabilities.*** Large denomination liabilities are typically a bank's highest cost and least dependable source of funds. This ratio measures the sum of large denomination liabilities less short-term investments and divides the net, if positive, by average total assets. If short-term investments exceed large denomination liabilities, no large liability dependence is reported.

Large denomination liabilities are defined as domestic time deposits over $100,000, Federal funds purchased, and securities sold under agreement to repurchase in domestic offices of the bank and its Edge and Agreement subsidiaries, all deposits in foreign offices, interest-bearing demand notes payable to the U.S. Treasury, and other liabilities for borrowed money. The sum of all of these make up large denomination liabilities for purposes of this ratio.

Next, short-term investments are subtracted. Short-term investments are defined as Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge Act subsidiaries, interest-bearing time deposits with other banks, trading account securities, investments maturing within one year, and loans to brokers and dealers for the purpose of purchasing securities.

The sum of these short-term investments is then subtracted from large denomination liabilities (demand deposits and other liabilities) as previously defined to arrive at a net total. If the net total is a positive number, it is divided by average total assets to yield the reported large liability dependence ratio. The *Profile* reports zero large liability dependence if the numerator is negative, or, in other words, if short-term investments exceed large liabilities.

57. ***Non Rate Asset/Liability Gap.*** This ratio is calculated by subtracting nonpaying liabilities (demand deposits and other liabilities) and capital from nonearning assets and dividing the result by earning assets.

Growth Statistics

58. ***Income Before Security Transactions - One Year.*** This ratio reveals the simple percentage

increase or decrease in net operating income before securities transactions achieved in calendar year 1982. The ratio is calculated by subtracting 1981 net operating income from 1982 net operating income before security transactions and dividing this difference by the 1981 figure.

59. *Net Income-One Year.* This ratio discloses a simple percentage increase or decrease in net income achieved in calendar year 1982 over 1981. The ratio is obtained by subtracting 1981 net income from 1982 net income after security transactions and dividing the difference by the 1981 net income figure.

60. *Average Assets-One Year.* This ratio shows the simple percentage increase or decrease in average total assets for calendar year 1982. The ratio is obtained by subtracting 1981 average total assets from 1982 average total assets and dividing by the 1981 figure.

61. *Income Before Security Transactions-Five Years.* This ratio represents a simple percentage increase or decrease in income before security transactions achieved in 1982 as compared to 1977. The ratio is obtained by subtracting 1977 net operating income before security transactions from 1982 net operating income before security transactions and dividing the difference by 1977 net operating income.

62. *Net Income-Five Years.* This ratio discloses the simple percentage increase or decrease in net income after securities transactions from 1977 to 1982. It is the same as ratio 60, except that securities transactions have been included. The ratio is arrived at by subtracting 1977 net income from 1982 net income and dividing the difference by the 1977 figure.

63. *Average Assets-Five Years.* This ratio shows a simple percentage increase or decrease in average assets from 1977 to 1982. Growth is an important factor in assessing a bank's future. Growth prospects have a significant effect on the price earnings ratio at which a bank's stock trades. This simple growth ratio provides a readily comparable statistic by which banks can compare their growth performance to that of other banks. The ratio is obtained by subtracting 1977 average total assets from 1982 average total assets and dividing by the 1977 figure.

Bank Administration Institute

Profit Distribution Profile 1982 Resource Class 1 Based On 1775 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.01	11.73	12.45	13.14	13.82
2) INTEREST EXPENSE	8.48	7.95	7.29	6.25	4.78
3) NET INTEREST MARGIN	3.97	4.58	5.37	6.32	7.50
4) TRUST INCOME	0.01	0.01	0.03	0.82	23.38
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.14	0.27	0.50	0.80
6) OTHER NON-INTEREST INCOME	0.05	0.10	0.20	0.39	0.69
7) SALARIES AND BENEFITS	3.42	2.64	2.03	1.59	1.30
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.20	0.78	0.48	0.31	0.19
9) LOAN LOSS PROVISION	1.26	0.61	0.29	0.12	0.04
10) OTHER NON-INTEREST EXPENSE	2.41	1.72	1.21	0.87	0.66
11) LESS F.T.E. ADJUSTMENT	0.03	0.08	0.22	0.47	0.75
12) TAX PROVISION	1.11	0.70	0.37	0.16	0.04
13) RETURN ON ASSETS--OPERATING INCOME	-0.37	0.61	1.13	1.65	2.17
14) RETURN ON ASSETS--NET INCOME	-0.35	0.64	1.15	1.64	2.16
15) RETURN ON EQUITY--NET INCOME	-2.52	6.06	11.03	15.36	20.10
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.39	13.14	14.01	15.11	16.24
17) BREAK EVEN YIELD	15.86	13.62	12.07	10.95	9.80
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.17	11.21	12.19	13.33	14.76
19) YIELD ON LOANS	12.81	13.88	15.04	16.03	17.05
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.38	1.10	0.44	0.11	-0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.42	1.25	0.61	0.27	0.10
22) RATE ON TIME AND SAVINGS	11.42	10.85	10.24	9.59	8.44
23) RATE ON TOTAL INTEREST FUNDS	11.41	10.83	10.24	9.59	8.45
24) INTEREST EXPENSE % EARNING ASSETS	9.67	8.92	8.13	7.17	5.66
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	6.87	15.83	24.26	33.94	42.22
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.50	11.90	23.88	51.66	92.68
27) CAPITAL FORMATION RATIO	-6.08	2.69	7.69	11.70	15.39
28) EQUITY CAPITAL AS % OF ASSETS	7.41	8.34	10.08	13.20	18.87
Productivity					
29) EARNING ASSETS AS % OF ASSETS	78.56	84.78	89.72	92.78	94.73
30) CASH & DUE (NON-INT.) AS % OF ASSETS	15.02	9.83	6.57	4.77	3.75
31) NON-INT. INCOME % NON-INT. EXPENSE	5.36	8.86	13.81	20.43	27.89
32) PERSONNEL EXPENSE PER EMPLOYEE	27250	22333	18666	15700	13428
33) EMPLOYEES PER MILLION ASSETS	1.87	1.45	1.06	0.81	0.68
34) NON-INTEREST INCOME AS % OF SALARIES	9.47	16.34	26.73	40.45	56.52
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	13.35	21.58	32.02	43.85	55.24
36) FED. FUNDS SOLD	2.75	5.16	9.43	16.05	25.71
37) TOTAL LOANS	32.48	44.28	56.05	67.24	74.82
38) RESERVE FOR LOAN LOSS	0.18	0.31	0.49	0.66	0.87
39) REAL ESTATE LOANS--RESIDENTIAL	1.14	2.64	6.45	12.77	20.70
40) REAL ESTATE LOANS--OTHER	0.93	2.13	4.51	8.19	12.93
41) COMMERCIAL AND INDUSTRIAL LOANS	2.00	4.30	8.05	13.97	22.89
42) PERSONAL LOANS	2.96	5.07	8.59	13.91	21.30
43) AGRIC./ LEASE FIN./ OTHER LOANS	4.92	9.33	17.21	28.41	40.41
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.94	13.67	18.03	24.49	33.80
45) PUBLIC FUNDS DEMAND DEPOSITS	0.23	0.63	1.30	2.59	4.47
46) TOTAL DEMAND DEPOSITS*	12.04	15.24	19.93	27.04	37.96
47) SAVINGS DEPOSITS IPC*	9.11	12.92	16.79	21.97	27.44
48) TIME DEPOSITS IPC*	32.17	43.67	52.54	58.98	63.99
49) PUBLIC TIME & SAVINGS DEPOSITS	1.52	3.30	6.78	12.28	18.08
50) TOTAL TIME & SAVINGS DEPOSITS	61.05	71.53	78.05	83.58	87.87
51) MEMO: MONEY MARKET CD'S	13.89	21.90	29.05	35.18	41.25
52) MEMO: TIME DEPOSITS OVER 100M	1.82	3.99	8.46	15.27	25.34
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	89.76	94.32	97.93	102.34	108.79
55) BORROWINGS	0.20	0.47	1.30	3.23	6.73
56) NET LARGE LIABILITIES	0.00	0.00	0.00	5.17	15.15
57) NON-RATE ASSET/LIABILITY GAP	10.68	15.49	20.94	27.44	38.65
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-85.36	-40.00	-8.49	29.33	102.08
59) NET INCOME--1 YR.	-81.81	-36.48	-4.58	36.17	115.00
60) AVERAGE ASSETS--1 YR.	-0.46	7.47	14.20	22.05	34.42
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-68.42	4.34	69.09	145.09	282.14
62) NET INCOME--5 YRS.	-60.41	8.45	72.40	152.54	296.42
63) AVERAGE ASSETS--5 YRS.	7.18	20.64	35.31	52.85	77.24

* DOMESTIC ONLY

Bank Administration Institute

Profit Distribution Profile 1982 Resource Class 2 Based On 4244 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.24	11.86	12.52	13.17	13.79
2) INTEREST EXPENSE	8.66	8.15	7.53	6.76	5.81
3) NET INTEREST MARGIN	3.68	4.34	5.05	5.88	6.73
4) TRUST INCOME	0.01	0.01	0.03	0.07	0.17
5) SERVICE CHARGES ON DEPOSITS*	0.08	0.15	0.28	0.53	0.87
6) OTHER NON-INTEREST INCOME	0.05	0.10	0.19	0.32	0.55
7) SALARIES AND BENEFITS	2.61	2.09	1.66	1.34	1.11
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.96	0.65	0.43	0.28	0.18
9) LOAN LOSS PROVISION	1.16	0.60	0.28	0.13	0.05
10) OTHER NON-INTEREST EXPENSE	2.00	1.46	1.05	0.77	0.59
11) LESS F.T.E. ADJUSTMENT	0.13	0.28	0.50	0.76	1.06
12) TAX PROVISION	0.89	0.60	0.31	0.11	-0.01
13) RETURN ON ASSETS--OPERATING INCOME	0.13	0.70	1.13	1.55	1.98
14) RETURN ON ASSETS--NET INCOME	0.16	0.74	1.15	1.55	1.96
15) RETURN ON EQUITY--NET INCOME	1.81	8.16	12.67	16.51	20.50
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.55	13.27	14.09	14.97	16.01
17) BREAK EVEN YIELD	14.63	12.97	11.79	10.90	10.15
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.59	11.44	12.34	13.29	14.43
19) YIELD ON LOANS	12.95	13.88	14.86	15.78	16.59
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.90	0.94	0.41	0.14	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.15	1.13	0.57	0.26	0.10
22) RATE ON TIME AND SAVINGS	11.37	10.85	10.31	9.76	9.11
23) RATE ON TOTAL INTEREST FUNDS	11.38	10.84	10.32	9.80	9.16
24) INTEREST EXPENSE % EARNING ASSETS	9.76	9.09	8.44	7.66	6.72
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	3.03	11.25	22.22	32.39	41.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.73	13.15	25.42	46.87	84.93
27) CAPITAL FORMATION RATIO	-2.36	4.42	8.77	12.54	16.17
28) EQUITY CAPITAL AS % OF ASSETS	6.90	7.71	8.86	10.51	12.69
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.80	85.58	89.84	92.55	94.48
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.39	9.00	6.19	4.52	3.59
31) NON-INT. INCOME % NON-INT. EXPENSE	7.67	11.38	16.53	22.99	29.32
32) PERSONNEL EXPENSE PER EMPLOYEE	25944	22000	18714	16111	14222
33) EMPLOYEES PER MILLION ASSETS	1.49	1.16	0.87	0.66	0.55
34) NON-INTEREST INCOME AS % OF SALARIES	13.77	21.18	32.30	46.29	60.81
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	16.91	23.96	33.16	43.71	52.74
36) FED. FUNDS SOLD	2.08	3.80	6.61	11.33	17.34
37) TOTAL LOANS	38.48	48.30	58.45	67.82	74.82
38) RESERVE FOR LOAN LOSS	0.23	0.37	0.52	0.66	0.83
39) REAL ESTATE LOANS--RESIDENTIAL	1.56	3.97	8.52	15.85	23.70
40) REAL ESTATE LOANS--OTHER	1.52	3.09	5.72	9.49	14.13
41) COMMERCIAL AND INDUSTRIAL LOANS	3.03	5.58	10.02	16.96	26.58
42) PERSONAL LOANS	3.25	5.30	8.92	14.17	20.78
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.92	7.55	13.83	23.93	35.54
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.09	12.55	16.64	22.69	30.33
45) PUBLIC FUNDS DEMAND DEPOSITS	0.24	0.57	1.19	2.23	3.75
46) TOTAL DEMAND DEPOSITS*	11.25	13.94	18.48	24.83	32.66
47) SAVINGS DEPOSITS IPC*	10.64	14.11	17.98	22.79	28.40
48) TIME DEPOSITS IPC*	38.06	46.66	54.53	60.39	65.31
49) PUBLIC TIME & SAVINGS DEPOSITS	1.48	3.06	5.77	9.87	15.39
50) TOTAL TIME & SAVINGS DEPOSITS	67.70	74.62	80.30	84.66	88.30
51) MEMO: MONEY MARKET CD'S	16.47	22.70	28.85	35.05	40.69
52) MEMO: TIME DEPOSITS OVER 100M	1.87	3.88	8.00	15.24	25.60
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	92.55	95.37	98.60	102.96	108.33
55) BORROWINGS	0.21	0.50	1.48	3.67	7.34
56) NET LARGE LIABILITIES	0.00	0.00	1.24	8.60	19.69
57) NON-RATE ASSET/LIABILITY GAP	10.28	14.06	18.26	23.57	30.02
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-72.77	-27.20	2.60	30.90	80.23
59) NET INCOME--1 YR.	-65.82	-23.22	6.45	38.32	93.47
60) AVERAGE ASSETS--1 YR.	4.07	9.26	14.81	21.49	33.87
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-63.88	6.59	64.98	139.28	254.28
62) NET INCOME--5 YRS.	-60.00	10.23	67.52	142.02	265.51
63) AVERAGE ASSETS--5 YRS.	16.70	28.92	41.50	58.19	85.27

* DOMESTIC ONLY

Bank Administration Institute

Profit Distribution Profile 1982 Resource Class 3 Based On 3725 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.23	11.78	12.36	12.95	13.50
2) INTEREST EXPENSE	8.48	8.04	7.48	6.77	5.93
3) NET INTEREST MARGIN	3.69	4.24	4.91	5.75	6.62
4) TRUST INCOME	0.01	0.01	0.03	0.09	0.20
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.16	0.28	0.49	0.78
6) OTHER NON-INTEREST INCOME	0.07	0.11	0.18	0.29	0.49
7) SALARIES AND BENEFITS	2.35	1.88	1.51	1.23	1.05
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.84	0.61	0.42	0.29	0.21
9) LOAN LOSS PROVISION	0.94	0.51	0.26	0.12	0.05
10) OTHER NON-INTEREST EXPENSE	1.76	1.33	1.00	0.76	0.60
11) LESS F.T.E. ADJUSTMENT	0.25	0.42	0.63	0.89	1.16
12) TAX PROVISION	0.85	0.53	0.27	0.07	-0.10
13) RETURN ON ASSETS--OPERATING INCOME	0.37	0.80	1.16	1.54	1.95
14) RETURN ON ASSETS--NET INCOME	0.37	0.80	1.16	1.53	1.90
15) RETURN ON EQUITY--NET INCOME	4.87	9.80	13.60	17.22	21.04
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.62	13.24	14.00	14.79	15.73
17) BREAK EVEN YIELD	13.73	12.49	11.53	10.77	10.08
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.80	11.58	12.40	13.25	14.23
19) YIELD ON LOANS	12.69	13.61	14.54	15.43	16.16
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.50	0.83	0.40	0.16	0.04
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.67	0.95	0.52	0.24	0.11
22) RATE ON TIME AND SAVINGS	11.15	10.72	10.25	9.70	9.10
23) RATE ON TOTAL INTEREST FUNDS	11.17	10.74	10.27	9.77	9.15
24) INTEREST EXPENSE % EARNING ASSETS	9.65	9.03	8.43	7.69	6.87
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-1.59	8.29	19.81	30.75	39.37
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.25	15.48	27.31	47.33	78.35
27) CAPITAL FORMATION RATIO	0.19	5.27	9.27	13.03	16.50
28) EQUITY CAPITAL AS % OF ASSETS	6.58	7.35	8.30	9.64	11.32
Productivity					
29) EARNING ASSETS AS % OF ASSETS	81.37	85.84	89.33	91.55	93.05
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.66	9.11	6.29	4.68	3.69
31) NON-INT. INCOME % NON-INT. EXPENSE	9.30	12.79	17.71	23.75	29.91
32) PERSONNEL EXPENSE PER EMPLOYEE	23900	20800	18177	16142	14586
33) EMPLOYEES PER MILLION ASSETS	1.33	1.06	0.83	0.65	0.52
34) NON-INTEREST INCOME AS % OF SALARIES	17.84	24.72	34.75	47.52	61.70
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	18.55	25.20	33.60	42.37	50.68
36) FED. FUNDS SOLD	1.74	3.26	5.82	9.74	15.25
37) TOTAL LOANS	41.43	50.22	59.29	68.01	74.54
38) RESERVE FOR LOAN LOSS	0.29	0.40	0.53	0.68	0.84
39) REAL ESTATE LOANS--RESIDENTIAL	2.41	5.37	10.34	17.89	24.96
40) REAL ESTATE LOANS--OTHER	2.34	4.30	7.19	11.25	15.73
41) COMMERCIAL AND INDUSTRIAL LOANS	4.18	6.97	11.66	18.99	29.04
42) PERSONAL LOANS	3.79	5.97	9.44	14.37	20.29
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.23	6.05	10.54	17.84	27.60
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.10	12.68	16.91	22.75	30.11
45) PUBLIC FUNDS DEMAND DEPOSITS	0.24	0.58	1.21	2.17	3.45
46) TOTAL DEMAND DEPOSITS*	11.31	14.03	18.72	25.00	32.42
47) SAVINGS DEPOSITS IPC*	11.30	14.71	18.91	24.12	30.56
48) TIME DEPOSITS IPC*	38.34	45.75	53.89	59.89	64.48
49) PUBLIC TIME & SAVINGS DEPOSITS	1.43	2.94	5.38	9.20	14.46
50) TOTAL TIME & SAVINGS DEPOSITS	68.11	74.61	80.27	84.46	88.77
51) MEMO: MONEY MARKET CD'S	15.68	21.48	27.31	33.14	38.10
52) MEMO: TIME DEPOSITS OVER 100M	2.55	4.93	9.40	16.49	26.17
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	92.85	95.73	98.94	102.82	108.48
55) BORROWINGS	0.24	0.63	1.67	4.11	7.41
56) NET LARGE LIABILITIES	0.00	0.00	3.73	11.65	21.99
57) NON-RATE ASSET/LIABILITY GAP	9.31	13.88	18.06	22.97	28.96
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-46.36	-14.79	8.09	30.47	70.61
59) NET INCOME--1 YR.	-44.96	-12.60	11.55	37.63	93.84
60) AVERAGE ASSETS--1 YR.	4.56	9.52	14.77	21.29	31.40
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-40.39	13.34	61.57	123.56	226.71
62) NET INCOME--5 YRS.	-38.80	14.28	62.02	122.07	224.39
63) AVERAGE ASSETS--5 YRS.	17.98	29.68	42.23	58.60	85.53

* DOMESTIC ONLY

Bank Administration Institute

Profit Distribution Profile 1982 Resource Class 4 Based On 2398 Banks

Operating Performance—% of Assets

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1) INTEREST INCOME (FTE)	11.18	11.64	12.20	12.79	13.35
2) INTEREST EXPENSE	8.41	7.94	7.39	6.74	6.00
3) NET INTEREST MARGIN	3.65	4.16	4.85	5.64	6.41
4) TRUST INCOME	0.01	0.03	0.06	0.13	0.22
5) SERVICE CHARGES ON DEPOSITS*	0.10	0.17	0.29	0.47	0.72
6) OTHER NON-INTEREST INCOME	0.08	0.12	0.18	0.29	0.46
7) SALARIES AND BENEFITS	2.27	1.84	1.51	1.26	1.06
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.81	0.62	0.45	0.33	0.24
9) LOAN LOSS PROVISION	0.81	0.45	0.25	0.13	0.06
10) OTHER NON-INTEREST EXPENSE	1.62	1.28	0.99	0.78	0.63
11) LESS F.T.E. ADJUSTMENT	0.31	0.46	0.66	0.91	1.16
12) TAX PROVISION	0.76	0.45	0.20	0.03	-0.15
13) RETURN ON ASSETS--OPERATING INCOME	0.43	0.81	1.11	1.47	1.86
14) RETURN ON ASSETS--NET INCOME	0.43	0.80	1.10	1.45	1.84
15) RETURN ON EQUITY--NET INCOME	5.76	10.20	13.66	17.22	21.28

Yields and Rates

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.53	13.15	13.93	14.77	15.63
17) BREAK EVEN YIELD	13.56	12.42	11.50	10.75	10.11
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.79	11.51	12.26	13.07	14.02
19) YIELD ON LOANS	12.53	13.34	14.28	15.20	15.89
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.32	0.72	0.38	0.17	0.06
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.46	0.86	0.48	0.26	0.13
22) RATE ON TIME AND SAVINGS	11.09	10.65	10.16	9.61	9.05
23) RATE ON TOTAL INTEREST FUNDS	11.15	10.70	10.22	9.71	9.19
24) INTEREST EXPENSE % EARNING ASSETS	9.64	9.06	8.39	7.71	6.91

Capital Position

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25) EFFECTIVE TAX RATE--OPERATING INCOME	-10.21	4.66	17.06	28.47	37.25
26) CASH DIVIDEND AS % OF OPERATING INCOME	9.29	18.59	30.78	49.81	80.99
27) CAPITAL FORMATION RATIO	0.30	5.30	9.10	12.63	16.50
28) EQUITY CAPITAL AS % OF ASSETS	6.28	7.02	7.91	8.99	10.35

Productivity

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
29) EARNING ASSETS AS % OF ASSETS	80.23	85.39	88.74	91.01	92.66
30) CASH & DUE (NON-INT.) AS % OF ASSETS	15.01	9.77	6.75	5.02	4.02
31) NON-INT. INCOME % NON-INT. EXPENSE	10.86	14.37	18.57	24.22	29.67
32) PERSONNEL EXPENSE PER EMPLOYEE	22530	20067	18000	16217	14956
33) EMPLOYEES PER MILLION ASSETS	1.26	1.03	0.84	0.68	0.56
34) NON-INTEREST INCOME AS % OF SALARIES	20.95	27.81	36.37	48.37	61.33

Asset/Liability Management—Use of Funds

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35) INVESTMENT SECURITIES	20.13	25.68	32.97	40.39	48.35
36) FED. FUNDS SOLD	1.41	2.83	5.15	8.43	12.86
37) TOTAL LOANS	44.40	53.23	60.85	68.07	74.49
38) RESERVE FOR LOAN LOSS	0.33	0.44	0.57	0.71	0.87
39) REAL ESTATE LOANS--RESIDENTIAL	2.99	6.30	11.47	18.11	24.46
40) REAL ESTATE LOANS--OTHER	3.26	5.34	8.28	12.62	17.17
41) COMMERCIAL AND INDUSTRIAL LOANS	5.54	8.91	14.61	22.46	31.15
42) PERSONAL LOANS	4.39	6.69	9.82	14.03	19.10
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.36	4.85	8.62	14.21	21.96

Asset/Liability Management—Source of Funds

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
44) DEMAND DEPOSITS* IPC	11.03	13.79	17.92	23.98	30.60
45) PUBLIC FUNDS DEMAND DEPOSITS	0.21	0.53	1.09	1.96	3.15
46) TOTAL DEMAND DEPOSITS*	12.17	15.21	19.66	25.84	32.44
47) SAVINGS DEPOSITS IPC*	11.67	15.27	19.60	25.34	31.27
48) TIME DEPOSITS IPC*	38.12	44.80	52.04	58.12	63.64
49) PUBLIC TIME & SAVINGS DEPOSITS	1.19	2.65	5.25	8.95	14.30
50) TOTAL TIME & SAVINGS DEPOSITS	67.21	73.45	79.17	83.90	88.67
51) MEMO: MONEY MARKET CD'S	14.91	20.37	25.71	30.46	35.54
52) MEMO: TIME DEPOSITS OVER 100M	3.28	6.08	11.11	19.13	28.43
53) FOREIGN DEPOSITS		6.19	11.36	16.54	
54) TOTAL DEPOSITS (FGN.& DOM.)	92.30	95.74	99.04	103.19	109.14
55) BORROWINGS	0.34	0.95	2.49	5.51	9.52
56) NET LARGE LIABILITIES	0.00	0.57	7.35	15.85	26.41
57) NON-RATE ASSET/LIABILITY GAP	7.93	13.08	17.89	22.98	28.47

Growth Statistics

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-37.75	-9.45	9.19	29.11	59.26
59) NET INCOME--1 YR.	-40.76	-6.94	12.63	34.58	73.93
60) AVERAGE ASSETS--1 YR.	4.92	9.68	14.95	21.94	31.82
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-33.45	11.50	55.05	112.74	207.56
62) NET INCOME--5 YRS.	-35.01	10.01	53.84	112.46	203.00
63) AVERAGE ASSETS--5 YRS.	17.41	28.47	41.93	59.88	88.20

* DOMESTIC ONLY

Bank Administration Institute

Profit Distribution Profile 1982 Resource Class 5 Based On 1651 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.94	11.42	11.96	12.51	13.08
2) INTEREST EXPENSE	8.28	7.83	7.33	6.73	6.08
3) NET INTEREST MARGIN	3.49	3.99	4.67	5.43	6.24
4) TRUST INCOME	0.03	0.07	0.14	0.26	0.41
5) SERVICE CHARGES ON DEPOSITS*	0.11	0.17	0.27	0.43	0.60
6) OTHER NON-INTEREST INCOME	0.10	0.14	0.21	0.35	0.55
7) SALARIES AND BENEFITS	2.32	1.91	1.58	1.32	1.12
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.85	0.66	0.51	0.38	0.29
9) LOAN LOSS PROVISION	0.75	0.42	0.25	0.15	0.08
10) OTHER NON-INTEREST EXPENSE	1.74	1.34	1.03	0.81	0.68
11) LESS F.T.E. ADJUSTMENT	0.32	0.48	0.65	0.87	1.10
12) TAX PROVISION	0.61	0.36	0.14	-0.03	-0.23
13) RETURN ON ASSETS--OPERATING INCOME	0.34	0.69	0.99	1.31	1.64
14) RETURN ON ASSETS--NET INCOME	0.31	0.67	0.96	1.28	1.60
15) RETURN ON EQUITY--NET INCOME	4.48	9.32	13.04	16.59	20.98
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.23	12.80	13.48	14.15	14.91
17) BREAK EVEN YIELD	13.07	12.10	11.34	10.72	10.15
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.73	11.44	12.19	13.00	13.79
19) YIELD ON LOANS	12.36	13.12	14.02	14.97	15.70
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.21	0.69	0.37	0.19	0.09
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.38	0.79	0.48	0.29	0.16
22) RATE ON TIME AND SAVINGS	11.07	10.55	10.06	9.53	9.05
23) RATE ON TOTAL INTEREST FUNDS	11.23	10.71	10.21	9.70	9.26
24) INTEREST EXPENSE % EARNING ASSETS	9.36	8.79	8.23	7.59	6.93
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-17.14	1.38	14.40	26.83	39.03
26) CASH DIVIDEND AS % OF OPERATING INCOME	13.77	23.97	37.12	54.63	84.27
27) CAPITAL FORMATION RATIO	-0.60	3.98	7.70	11.10	14.90
28) EQUITY CAPITAL AS % OF ASSETS	5.73	6.42	7.23	8.25	9.44
Productivity					
29) EARNING ASSETS AS % OF ASSETS	83.49	87.14	89.56	91.34	92.80
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.71	8.44	6.36	4.90	3.86
31) NON-INT. INCOME % NON-INT. EXPENSE	12.62	16.48	21.28	26.47	32.38
32) PERSONNEL EXPENSE PER EMPLOYEE	22466	20112	18163	16566	14982
33) EMPLOYEES PER MILLION ASSETS	1.28	1.07	0.87	0.72	0.59
34) NON-INTEREST INCOME AS % OF SALARIES	24.87	32.93	42.49	53.18	65.76
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	20.84	26.31	33.14	41.16	48.24
36) FED. FUNDS SOLD	1.29	2.48	4.69	8.49	13.09
37) TOTAL LOANS	44.63	52.71	60.69	67.79	74.11
38) RESERVE FOR LOAN LOSS	0.38	0.48	0.61	0.75	0.92
39) REAL ESTATE LOANS--RESIDENTIAL	3.13	6.19	10.99	16.78	22.93
40) REAL ESTATE LOANS--OTHER	3.90	6.30	9.33	13.27	17.33
41) COMMERCIAL AND INDUSTRIAL LOANS	7.40	11.05	17.00	24.29	33.61
42) PERSONAL LOANS	5.62	8.72	12.81	17.92	23.43
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.41	1.12	3.21	7.63	13.66
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.96	15.08	19.54	25.24	30.73
45) PUBLIC FUNDS DEMAND DEPOSITS	0.20	0.49	1.01	1.81	2.96
46) TOTAL DEMAND DEPOSITS*	13.18	16.36	20.97	26.97	32.63
47) SAVINGS DEPOSITS IPC*	10.19	14.34	19.49	25.21	30.08
48) TIME DEPOSITS IPC*	34.58	40.38	47.11	52.72	57.94
49) PUBLIC TIME & SAVINGS DEPOSITS	1.05	2.41	5.29	9.27	14.65
50) TOTAL TIME & SAVINGS DEPOSITS	60.40	67.95	74.16	79.44	83.91
51) MEMO: MONEY MARKET CD'S	10.58	15.86	21.10	26.59	30.56
52) MEMO: TIME DEPOSITS OVER 100M	4.07	7.79	13.48	23.45	34.69
53) FOREIGN DEPOSITS	1.45	2.67	7.82	21.98	35.32
54) TOTAL DEPOSITS (FGN.& DOM.)	87.43	92.34	96.27	99.51	103.01
55) BORROWINGS	0.84	2.38	5.40	9.94	15.52
56) NET LARGE LIABILITIES	0.00	0.00	4.23	16.27	28.43
57) NON-RATE ASSET/LIABILITY GAP	12.34	15.47	19.15	23.74	29.02
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-40.26	-8.54	9.82	27.74	54.16
59) NET INCOME--1 YR.	-41.11	-8.05	11.80	29.79	69.33
60) AVERAGE ASSETS--1 YR.	3.03	8.68	14.63	21.95	34.31
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-47.79	4.52	47.56	103.06	189.61
62) NET INCOME--5 YRS.	-54.31	2.07	46.43	99.66	187.38
63) AVERAGE ASSETS--5 YRS.	12.29	23.87	38.55	57.63	92.99

* DOMESTIC ONLY

Profit Distribution Profile 1982 Resource Class 6 Based On 405 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.59	11.07	11.55	12.10	12.68
2) INTEREST EXPENSE	8.80	7.98	7.36	6.71	5.96
3) NET INTEREST MARGIN	2.82	3.52	4.14	4.96	5.71
4) TRUST INCOME	0.06	0.13	0.20	0.32	0.51
5) SERVICE CHARGES ON DEPOSITS*	0.08	0.14	0.24	0.35	0.52
6) OTHER NON-INTEREST INCOME	0.18	0.28	0.43	0.68	1.08
7) SALARIES AND BENEFITS	2.49	2.06	1.68	1.36	1.08
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.88	0.72	0.56	0.43	0.30
9) LOAN LOSS PROVISION	0.75	0.46	0.31	0.19	0.12
10) OTHER NON-INTEREST EXPENSE	1.74	1.35	1.01	0.82	0.67
11) LESS F.T.E. ADJUSTMENT	0.22	0.37	0.53	0.69	0.88
12) TAX PROVISION	0.40	0.25	0.10	-0.04	-0.26
13) RETURN ON ASSETS--OPERATING INCOME	0.29	0.56	0.84	1.07	1.29
14) RETURN ON ASSETS--NET INCOME	0.26	0.53	0.80	1.01	1.24
15) RETURN ON EQUITY--NET INCOME	4.74	9.85	13.36	15.83	18.66
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.36	12.89	13.48	14.02	14.50
17) BREAK EVEN YIELD	13.49	12.53	11.69	11.04	10.34
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.60	11.50	12.25	13.18	14.07
19) YIELD ON LOANS	12.71	13.39	14.15	14.78	15.42
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.21	0.71	0.45	0.29	0.19
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.39	0.88	0.59	0.39	0.25
22) RATE ON TIME AND SAVINGS	11.55	10.83	10.13	9.46	8.87
23) RATE ON TOTAL INTEREST FUNDS	11.94	11.21	10.56	9.84	9.29
24) INTEREST EXPENSE % EARNING ASSETS	10.31	9.30	8.53	7.79	6.96
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-24.42	-0.22	14.72	24.91	36.38
26) CASH DIVIDEND AS % OF OPERATING INCOME	19.63	31.36	40.26	54.30	79.91
27) CAPITAL FORMATION RATIO	0.13	4.04	7.41	9.91	12.69
28) EQUITY CAPITAL AS % OF ASSETS	4.56	5.29	6.01	6.88	8.04
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.17	83.15	86.12	89.15	91.29
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.25	10.73	8.27	6.28	4.45
31) NON-INT. INCOME % NON-INT. EXPENSE	16.74	22.48	29.20	37.34	48.10
32) PERSONNEL EXPENSE PER EMPLOYEE	26445	22921	19907	18091	16472
33) EMPLOYEES PER MILLION ASSETS	1.30	1.06	0.85	0.66	0.45
34) NON-INTEREST INCOME AS % OF SALARIES	31.96	44.10	58.79	76.40	99.40
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	17.27	23.28	29.69	38.62	45.95
36) FED. FUNDS SOLD	1.15	2.37	4.55	9.27	15.16
37) TOTAL LOANS	47.45	54.35	62.32	70.24	76.83
38) RESERVE FOR LOAN LOSS	0.48	0.59	0.70	0.83	1.04
39) REAL ESTATE LOANS--RESIDENTIAL	1.95	4.63	9.04	13.82	18.41
40) REAL ESTATE LOANS--OTHER	3.15	5.49	8.38	11.71	16.17
41) COMMERCIAL AND INDUSTRIAL LOANS	11.19	14.83	19.63	25.88	32.26
42) PERSONAL LOANS	4.01	8.25	12.57	17.04	22.46
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.41	3.21	6.47	13.77	22.07
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	13.22	17.43	22.43	27.97	34.25
45) PUBLIC FUNDS DEMAND DEPOSITS	0.26	0.57	0.98	1.74	2.75
46) TOTAL DEMAND DEPOSITS*	13.80	18.57	24.07	30.07	35.77
47) SAVINGS DEPOSITS IPC*	4.31	8.82	15.08	21.54	26.98
48) TIME DEPOSITS IPC*	26.93	32.50	38.38	44.31	49.04
49) PUBLIC TIME & SAVINGS DEPOSITS	0.96	2.02	3.77	6.65	10.42
50) TOTAL TIME & SAVINGS DEPOSITS	38.70	49.45	61.51	69.11	74.48
51) MEMO: MONEY MARKET CD'S	3.03	8.01	14.49	19.37	23.17
52) MEMO: TIME DEPOSITS OVER 100M	6.51	10.36	16.69	27.54	38.23
53) FOREIGN DEPOSITS	0.42	1.46	6.58	18.67	34.35
54) TOTAL DEPOSITS (FGN.& DOM.)	79.85	85.60	90.69	95.25	99.15
55) BORROWINGS	5.54	9.45	14.39	21.34	27.41
56) NET LARGE LIABILITIES	0.00	2.62	16.02	32.46	49.26
57) NON-RATE ASSET/LIABILITY GAP	12.69	15.10	19.04	23.38	26.74
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-44.81	-7.61	10.62	25.66	51.51
59) NET INCOME--1 YR.	-44.78	-5.29	11.69	29.31	64.25
60) AVERAGE ASSETS--1 YR.	1.65	8.38	16.91	25.30	41.63
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-37.96	11.19	54.27	111.38	205.61
62) NET INCOME--5 YRS.	-44.44	7.43	49.64	106.22	188.39
63) AVERAGE ASSETS--5 YRS.	13.66	26.38	40.16	60.29	114.98

* DOMESTIC ONLY

Bank Administration Institute

Profit Distribution Profile 1982 Based on 14198 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.15	11.71	12.32	12.94	13.53
2) INTEREST EXPENSE	8.51	8.02	7.44	6.69	5.78
3) NET INTEREST MARGIN	3.67	4.25	4.95	5.78	6.66
4) TRUST INCOME	0.01	0.02	0.05	0.21	3.13
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.16	0.28	0.49	0.77
6) OTHER NON-INTEREST INCOME	0.07	0.12	0.20	0.33	0.55
7) SALARIES AND BENEFITS	2.55	2.04	1.63	1.33	1.11
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.92	0.65	0.45	0.31	0.22
9) LOAN LOSS PROVISION	1.00	0.53	0.27	0.13	0.06
10) OTHER NON-INTEREST EXPENSE	1.89	1.41	1.04	0.79	0.62
11) LESS F.T.E. ADJUSTMENT	0.20	0.35	0.54	0.79	1.06
12) TAX PROVISION	0.84	0.53	0.26	0.07	-0.08
13) RETURN ON ASSETS--OPERATING INCOME	0.21	0.73	1.11	1.50	1.92
14) RETURN ON ASSETS--NET INCOME	0.22	0.74	1.11	1.49	1.89
15) RETURN ON EQUITY--NET INCOME	3.13	8.86	12.94	16.66	20.73
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.50	13.16	13.94	14.78	15.73
17) BREAK EVEN YIELD	14.15	12.72	11.65	10.83	10.09
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.64	11.46	12.30	13.21	14.26
19) YIELD ON LOANS	12.72	13.62	14.58	15.50	16.28
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.66	0.86	0.40	0.16	0.04
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.83	1.01	0.54	0.26	0.12
22) RATE ON TIME AND SAVINGS	11.24	10.75	10.23	9.66	9.00
23) RATE ON TOTAL INTEREST FUNDS	11.29	10.78	10.27	9.74	9.09
24) INTEREST EXPENSE % EARNING ASSETS	9.67	9.02	8.37	7.61	6.69
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-3.07	8.46	19.85	30.63	39.73
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.03	16.30	28.41	49.20	83.29
27) CAPITAL FORMATION RATIO	-1.43	4.51	8.66	12.34	15.97
28) EQUITY CAPITAL AS % OF ASSETS	6.57	7.36	8.43	9.99	12.20
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.87	85.63	89.37	91.82	93.54
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.74	9.25	6.44	4.77	3.76
31) NON-INT. INCOME % NON-INT. EXPENSE	9.18	12.85	17.76	23.89	30.25
32) PERSONNEL EXPENSE PER EMPLOYEE	24604	21207	18416	16195	14495
33) EMPLOYEES PER MILLION ASSETS	1.43	1.13	0.88	0.69	0.56
34) NON-INTEREST INCOME AS % OF SALARIES	17.32	24.64	34.87	47.89	62.27
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	17.91	24.53	33.00	42.37	51.05
36) FED. FUNDS SOLD	1.84	3.47	6.23	10.62	16.53
37) TOTAL LOANS	40.47	49.82	59.15	67.91	74.67
38) RESERVE FOR LOAN LOSS	0.28	0.40	0.54	0.69	0.86
39) REAL ESTATE LOANS--RESIDENTIAL	2.20	4.84	9.54	16.43	23.54
40) REAL ESTATE LOANS--OTHER	2.28	4.11	6.88	10.82	15.34
41) COMMERCIAL AND INDUSTRIAL LOANS	4.37	7.25	12.07	19.15	28.52
42) PERSONAL LOANS	3.85	6.16	9.72	14.68	20.79
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.12	6.05	11.06	19.07	28.84
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.66	13.37	17.60	23.60	30.91
45) PUBLIC FUNDS DEMAND DEPOSITS	0.23	0.56	1.17	2.15	3.54
46) TOTAL DEMAND DEPOSITS*	11.82	14.75	19.37	25.72	33.31
47) SAVINGS DEPOSITS IPC*	10.56	14.19	18.44	23.71	29.49
48) TIME DEPOSITS IPC*	36.69	44.60	52.37	58.35	63.32
49) PUBLIC TIME & SAVINGS DEPOSITS	1.36	2.88	5.59	9.68	15.07
50) TOTAL TIME & SAVINGS DEPOSITS	65.22	72.54	78.57	83.29	87.53
51) MEMO: MONEY MARKET CD'S	14.61	20.67	26.63	32.36	37.53
52) MEMO: TIME DEPOSITS OVER 100M	2.67	5.18	9.84	17.53	27.61
53) FOREIGN DEPOSITS	0.18	1.40	3.02	5.88	5.09
54) TOTAL DEPOSITS (FGN.& DOM.)	91.28	94.76	98.18	102.26	107.68
55) BORROWINGS	0.46	1.08	2.50	5.27	9.17
56) NET LARGE LIABILITIES	0.00	0.17	3.54	11.77	22.72
57) NON-RATE ASSET/LIABILITY GAP	9.99	14.22	18.61	23.81	30.35
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-56.92	-19.82	4.84	29.77	73.05
59) NET INCOME--1 YR.	-54.64	-17.07	8.22	35.99	89.32
60) AVERAGE ASSETS--1 YR.	3.59	9.08	14.79	21.75	33.22
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-50.53	8.80	60.59	126.39	233.73
62) NET INCOME--5 YRS.	-49.16	10.00	61.41	127.16	236.74
63) AVERAGE ASSETS--5 YRS.	15.37	27.35	40.61	57.91	86.57

* DOMESTIC ONLY

Alabama

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1982 ALABAMA BASED ON 293 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.57	12.08	12.58	12.97	13.63
2) INTEREST EXPENSE	8.61	8.17	7.52	7.03	6.49
3) NET INTEREST MARGIN	3.81	4.38	5.00	5.68	6.27
4) TRUST INCOME	0.01	0.03	0.13	0.25	0.35
5) SERVICE CHARGES ON DEPOSITS*	0.19	0.27	0.43	0.62	0.86
6) OTHER NON-INTEREST INCOME	0.08	0.13	0.21	0.34	0.53
7) SALARIES AND BENEFITS	2.38	1.97	1.67	1.43	1.23
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.81	0.59	0.41	0.30	0.22
9) LOAN LOSS PROVISION	1.50	0.75	0.38	0.19	0.09
10) OTHER NON-INTEREST EXPENSE	1.80	1.38	1.07	0.84	0.64
11) LESS F.T.E. ADJUSTMENT	0.22	0.46	0.74	1.02	1.35
12) TAX PROVISION	0.64	0.35	0.11	-0.02	-0.22
13) RETURN ON ASSETS--OPERATING INCOME	-0.04	0.62	1.11	1.43	1.85
14) RETURN ON ASSETS--NET INCOME	-0.04	0.68	1.13	1.43	1.82
15) RETURN ON EQUITY--NET INCOME	-0.62	7.57	12.26	15.49	17.87
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.08	13.51	14.18	14.97	15.76
17) BREAK EVEN YIELD	14.93	13.22	11.83	11.09	10.31
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.86	11.72	12.61	13.45	14.53
19) YIELD ON LOANS	13.51	14.19	15.05	15.85	16.51
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.51	1.39	0.69	0.33	0.12
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.90	1.46	0.82	0.44	0.21
22) RATE ON TIME AND SAVINGS	11.47	11.15	10.68	10.26	9.90
23) RATE ON TOTAL INTEREST FUNDS	11.50	11.14	10.71	10.26	9.90
24) INTEREST EXPENSE % EARNING ASSETS	9.94	9.20	8.61	7.94	7.35
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-13.90	3.71	10.74	25.00	39.54
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.39	14.07	29.41	46.05	77.24
27) CAPITAL FORMATION RATIO	-3.22	4.06	8.35	11.46	14.46
28) EQUITY CAPITAL AS % OF ASSETS	7.07	7.89	9.06	10.72	12.56
Productivity					
29) EARNING ASSETS AS % OF ASSETS	81.90	86.20	88.87	91.06	92.49
30) CASH & DUE (NON-INT.) AS % OF ASSETS	12.83	8.52	6.52	5.13	4.24
31) NON-INT. INCOME % NON-INT. EXPENSE	14.15	17.95	22.84	27.78	32.99
32) PERSONNEL EXPENSE PER EMPLOYEE	21111	18722	16684	14851	13444
33) EMPLOYEES PER MILLION ASSETS	1.57	1.26	0.99	0.81	0.70
34) NON-INTEREST INCOME AS % OF SALARIES	25.51	33.33	43.63	54.91	66.18
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	24.43	30.15	37.70	45.98	58.64
36) FED. FUNDS SOLD	1.91	3.27	5.56	9.60	15.03
37) TOTAL LOANS	34.82	46.98	55.99	62.70	70.42
38) RESERVE FOR LOAN LOSS	0.29	0.43	0.61	0.78	0.98
39) REAL ESTATE LOANS--RESIDENTIAL	3.24	5.33	9.13	13.14	19.46
40) REAL ESTATE LOANS--OTHER	2.45	4.37	7.14	10.31	14.85
41) COMMERCIAL AND INDUSTRIAL LOANS	3.12	5.82	9.89	17.02	23.47
42) PERSONAL LOANS	5.98	8.78	12.32	16.72	22.43
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.87	6.49	10.73	15.75	22.30
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	12.34	14.34	17.79	21.98	26.08
45) PUBLIC FUNDS DEMAND DEPOSITS	0.74	1.15	1.96	3.03	4.98
46) TOTAL DEMAND DEPOSITS*	14.26	16.49	20.47	24.72	29.41
47) SAVINGS DEPOSITS IPC*	8.41	10.36	13.50	16.66	19.66
48) TIME DEPOSITS IPC*	42.04	47.98	53.77	59.45	64.39
49) PUBLIC TIME & SAVINGS DEPOSITS	4.41	6.51	9.40	14.43	18.44
50) TOTAL TIME & SAVINGS DEPOSITS	67.87	74.11	79.26	83.40	87.20
51) MEMO: MONEY MARKET CD'S	18.09	22.85	28.07	32.64	36.64
52) MEMO: TIME DEPOSITS OVER 100M	7.16	9.42	14.34	20.17	27.72
53) FOREIGN DEPOSITS		0.03	5.92	11.82	
54) TOTAL DEPOSITS (FGN.& DOM.)	91.98	95.57	98.90	102.95	107.51
55) BORROWINGS	0.19	0.34	1.16	3.65	7.07
56) NET LARGE LIABILITIES	0.00	2.42	8.27	15.65	22.76
57) NON-RATE ASSET/LIABILITY GAP	11.46	15.81	19.69	23.75	27.39
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-70.70	-23.07	4.47	29.20	68.40
59) NET INCOME--1 YR.	-70.12	-21.94	6.44	33.33	96.55
60) AVERAGE ASSETS--1 YR.	3.35	7.95	12.76	20.01	30.47
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-72.87	-7.14	50.00	111.15	232.61
62) NET INCOME--5 YRS.	-72.62	1.29	54.08	113.27	256.17
63) AVERAGE ASSETS--5 YRS.	19.07	27.25	36.58	57.37	83.75

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 293 BANKS IN ALABAMA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.56	12.67	12.61	12.43	12.35	11.88
2) INTEREST EXPENSE	7.36	7.77	7.49	7.45	7.06	6.93
3) NET INTEREST MARGIN	5.08	4.93	4.98	5.00	5.26	4.46
4) TRUST INCOME	0.00	0.01	0.02	0.10	0.15	0.32
5) SERVICE CHARGES ON DEPOSITS*	0.43	0.46	0.43	0.41	0.43	0.30
6) OTHER NON-INTEREST INCOME	0.33	0.24	0.19	0.21	0.13	0.66
7) SALARIES AND BENEFITS	2.16	1.78	1.58	1.62	1.58	1.80
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.63	0.40	0.36	0.45	0.45	0.69
9) LOAN LOSS PROVISION	0.44	0.41	0.38	0.30	0.37	0.38
10) OTHER NON-INTEREST EXPENSE	1.53	1.09	0.99	1.01	1.02	1.32
11) LESS F.T.E. ADJUSTMENT	0.17	0.61	0.85	0.78	0.97	0.81
12) TAX PROVISION	0.26	0.12	0.08	0.08	0.06	0.16
13) RETURN ON ASSETS--OPERATING INCOME	0.85	0.97	1.17	1.19	1.25	0.88
14) RETURN ON ASSETS--NET INCOME	0.89	1.05	1.17	1.26	1.28	0.95
15) RETURN ON EQUITY--NET INCOME	8.53	11.02	12.70	14.48	14.57	15.39
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.43	14.33	14.07	14.44	13.80	13.69
17) BREAK EVEN YIELD	13.02	12.20	11.58	11.78	11.15	11.41
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.87	12.54	12.73	12.61	12.97	11.64
19) YIELD ON LOANS	15.55	15.12	14.78	15.16	14.77	14.78
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.09	0.67	0.82	0.54	0.64	0.64
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.29	0.87	0.85	0.59	0.73	0.77
22) RATE ON TIME AND SAVINGS	10.69	10.87	10.69	10.53	10.35	10.34
23) RATE ON TOTAL INTEREST FUNDS	10.69	10.85	10.69	10.56	10.53	10.65
24) INTEREST EXPENSE % EARNING ASSETS	8.38	8.80	8.57	8.63	7.96	8.09
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	16.25	13.04	8.59	7.47	5.60	14.70
26) CASH DIVIDEND AS % OF OPERATING INCOME	27.52	22.92	27.90	31.81	49.87	45.43
27) CAPITAL FORMATION RATIO	6.35	7.47	8.64	9.84	7.26	8.39
28) EQUITY CAPITAL AS % OF ASSETS	11.16	9.13	9.28	8.53	8.47	7.28
Productivity						
29) EARNING ASSETS AS % OF ASSETS	87.23	88.88	89.84	88.51	88.93	85.78
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.60	6.45	6.07	6.57	6.99	8.41
31) NON-INT. INCOME % NON-INT. EXPENSE	22.23	22.89	21.77	22.84	23.14	35.61
32) PERSONNEL EXPENSE PER EMPLOYEE	15204	16846	16718	16674	16356	18638
33) EMPLOYEES PER MILLION ASSETS	1.54	1.03	0.92	0.98	0.91	1.06
34) NON-INTEREST INCOME AS % OF SALARIES	45.26	44.64	40.49	41.57	45.34	69.01
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	36.14	38.31	38.59	35.37	37.98	32.42
36) FED. FUNDS SOLD	9.55	5.51	5.31	4.82	6.59	5.53
37) TOTAL LOANS	49.90	56.64	52.30	59.53	55.61	59.96
38) RESERVE FOR LOAN LOSS	0.59	0.60	0.55	0.66	0.70	0.78
39) REAL ESTATE LOANS--RESIDENTIAL	6.15	8.64	9.90	9.78	5.64	6.60
40) REAL ESTATE LOANS--OTHER	5.42	7.04	6.76	7.41	9.15	7.06
41) COMMERCIAL AND INDUSTRIAL LOANS	6.94	8.29	9.21	14.92	14.53	24.18
42) PERSONAL LOANS	13.35	12.34	11.22	13.79	14.53	16.39
43) AGRIC./ LEASE FIN./ OTHER LOANS	12.35	13.08	10.61	9.98	4.13	5.95
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	18.33	17.32	17.18	18.22	21.96	26.01
45) PUBLIC FUNDS DEMAND DEPOSITS	2.08	2.10	2.03	1.84	2.21	1.81
46) TOTAL DEMAND DEPOSITS*	21.52	19.75	19.62	20.72	24.88	28.29
47) SAVINGS DEPOSITS IPC*	14.62	11.85	13.28	15.75	14.31	11.40
48) TIME DEPOSITS IPC*	48.48	55.10	55.17	56.41	47.43	43.92
49) PUBLIC TIME & SAVINGS DEPOSITS	13.11	11.88	8.61	7.07	8.25	6.29
50) TOTAL TIME & SAVINGS DEPOSITS	77.53	80.61	78.91	79.94	69.38	61.09
51) MEMO: MONEY MARKET CD'S	24.92	28.51	28.55	28.63	21.37	15.65
52) MEMO: TIME DEPOSITS OVER 100M	17.58	14.89	12.63	13.39	17.50	20.27
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	5.92
54) TOTAL DEPOSITS (FGN.& DOM.)	98.69	99.45	99.09	100.22	94.52	87.14
55) BORROWINGS	0.29	0.95	0.85	1.22	4.34	17.36
56) NET LARGE LIABILITIES	7.44	9.12	5.98	8.49	7.33	16.38
57) NON-RATE ASSET/LIABILITY GAP	21.34	18.61	20.25	18.92	23.54	23.99
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	19.35	5.69	-1.36	2.03	11.31	10.70
59) NET INCOME--1 YR.	22.72	7.40	0.61	5.51	10.75	10.55
60) AVERAGE ASSETS--1 YR.	10.93	12.20	12.48	16.40	14.64	21.27
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	110.98	55.59	44.18	55.08	63.39	37.36
62) NET INCOME--5 YRS.	116.00	57.02	50.75	50.00	69.95	39.17
63) AVERAGE ASSETS--5 YRS.	26.16	36.31	41.20	46.58	32.70	27.99

* DOMESTIC ONLY

Alaska

PROFIT DISTRIBUTION PROFILE 1982 ALASKA BASED ON 12 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.75	12.09	12.74	13.11	14.88
2) INTEREST EXPENSE	7.81	6.77	5.79	4.62	3.57
3) NET INTEREST MARGIN	4.43	5.51	6.83	8.34	9.52
4) TRUST INCOME	0.01	0.04	0.17	0.39	0.39
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.32	0.47	0.51	0.58
6) OTHER NON-INTEREST INCOME	0.23	0.45	0.69	0.99	1.79
7) SALARIES AND BENEFITS	5.62	3.62	2.63	2.42	2.13
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.74	1.27	0.94	0.69	0.44
9) LOAN LOSS PROVISION	0.84	0.55	0.31	0.15	0.10
10) OTHER NON-INTEREST EXPENSE	2.99	1.80	1.54	1.12	1.03
11) LESS F.T.E. ADJUSTMENT	0.02	0.35	0.73	1.01	1.70
12) TAX PROVISION	0.69	0.52	0.40	0.10	0.02
13) RETURN ON ASSETS--OPERATING INCOME	-1.21	0.89	1.21	1.91	2.34
14) RETURN ON ASSETS--NET INCOME	0.38	0.90	1.35	1.88	2.34
15) RETURN ON EQUITY--NET INCOME	7.24	13.78	16.57	18.96	31.59
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.30	14.47	14.90	15.61	16.57
17) BREAK EVEN YIELD	16.27	13.40	12.65	10.75	9.15
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.46	11.57	13.47	14.50	14.63
19) YIELD ON LOANS	14.45	15.27	16.02	16.46	17.74
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.12	0.71	0.39	0.21	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.43	0.90	0.67	0.33	0.26
22) RATE ON TIME AND SAVINGS	11.75	11.11	9.33	8.41	8.16
23) RATE ON TOTAL INTEREST FUNDS	11.77	10.85	9.54	9.03	7.82
24) INTEREST EXPENSE % EARNING ASSETS	9.23	8.12	7.01	5.45	4.52
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	5.98	9.98	16.55	26.09	32.61
26) CASH DIVIDEND AS % OF OPERATING INCOME		5.49	9.98	14.34	
27) CAPITAL FORMATION RATIO	7.24	13.07	15.76	18.17	29.92
28) EQUITY CAPITAL AS % OF ASSETS	3.97	6.53	7.30	8.93	12.34
Productivity					
29) EARNING ASSETS AS % OF ASSETS	79.04	80.82	84.02	88.21	92.85
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.45	11.03	9.58	6.52	4.16
31) NON-INT. INCOME % NON-INT. EXPENSE	12.15	15.95	22.33	29.75	53.24
32) PERSONNEL EXPENSE PER EMPLOYEE	32418	27608	25275	22348	22213
33) EMPLOYEES PER MILLION ASSETS	1.95	1.42	1.10	0.90	0.75
34) NON-INTEREST INCOME AS % OF SALARIES	20.31	29.60	44.66	53.34	93.04
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	8.31	23.19	33.16	46.36	50.94
36) FED. FUNDS SOLD	0.37	3.74	6.66	10.73	14.96
37) TOTAL LOANS	40.79	50.37	53.35	72.34	80.60
38) RESERVE FOR LOAN LOSS	0.26	0.46	0.63	0.87	1.03
39) REAL ESTATE LOANS--RESIDENTIAL	5.37	5.99	8.88	15.67	20.76
40) REAL ESTATE LOANS--OTHER	6.38	11.35	14.27	24.47	33.02
41) COMMERCIAL AND INDUSTRIAL LOANS	13.76	14.63	21.42	25.95	34.15
42) PERSONAL LOANS	1.72	2.54	5.43	10.66	13.17
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.28	0.59	3.01	5.45	9.16
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	15.70	22.71	34.36	42.59	54.49
45) PUBLIC FUNDS DEMAND DEPOSITS	0.43	0.75	2.04	3.65	9.69
46) TOTAL DEMAND DEPOSITS*	19.02	24.20	38.02	50.08	54.97
47) SAVINGS DEPOSITS IPC*	2.05	5.50	13.08	20.06	31.44
48) TIME DEPOSITS IPC*	17.88	19.38	23.69	32.20	39.51
49) PUBLIC TIME & SAVINGS DEPOSITS	0.28	5.84	13.26	25.86	39.52
50) TOTAL TIME & SAVINGS DEPOSITS	38.49	46.90	54.90	63.98	81.45
51) MEMO: MONEY MARKET CD'S	1.00	2.35	8.76	12.18	15.77
52) MEMO: TIME DEPOSITS OVER 100M	8.66	11.01	23.76	44.01	56.22
53) FOREIGN DEPOSITS			0.08		
54) TOTAL DEPOSITS (FGN.& DOM.)	85.01	86.15	94.43	100.47	107.00
55) BORROWINGS	1.21	5.84	11.95	19.26	25.26
56) NET LARGE LIABILITIES	0.00	0.00	23.13	48.48	56.08
57) NON-RATE ASSET/LIABILITY GAP	14.90	23.50	33.08	39.13	42.42
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	N/A	24.60	80.20	213.42	N/A
59) NET INCOME--1 YR.	7.48	63.52	103.69	208.79	N/A
60) AVERAGE ASSETS--1 YR.	4.87	12.46	23.01	32.45	62.91
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-257.50	82.48	121.10	N/A	N/A
62) NET INCOME--5 YRS.	-39.50	96.90	142.68	N/A	N/A
63) AVERAGE ASSETS--5 YRS.	-17.70	18.33	39.35	82.97	181.39

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 12 BANKS IN ALASKA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	0.00	11.80	0.00	13.10	12.99	12.18
2) INTEREST EXPENSE	0.00	7.37	0.00	6.69	5.79	4.85
3) NET INTEREST MARGIN	0.00	4.43	0.00	6.66	6.81	7.32
4) TRUST INCOME	0.00	0.00	0.00	0.39	0.27	0.06
5) SERVICE CHARGES ON DEPOSITS*	0.00	0.48	0.00	0.46	0.43	0.49
6) OTHER NON-INTEREST INCOME	0.00	0.66	0.00	1.34	0.58	0.85
7) SALARIES AND BENEFITS	0.00	3.62	0.00	2.75	2.49	2.63
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.00	1.27	0.00	0.73	1.11	0.89
9) LOAN LOSS PROVISION	0.00	0.11	0.00	0.53	0.32	0.17
10) OTHER NON-INTEREST EXPENSE	0.00	1.76	0.00	1.12	1.65	1.20
11) LESS F.T.E. ADJUSTMENT	0.00	0.02	0.00	0.39	0.76	1.43
12) TAX PROVISION	0.00	0.00	0.00	0.52	0.19	0.32
13) RETURN ON ASSETS--OPERATING INCOME	0.00	-1.21	0.00	1.24	1.05	2.05
14) RETURN ON ASSETS--NET INCOME	0.00	0.46	0.00	1.22	1.34	2.02
15) RETURN ON EQUITY--NET INCOME	0.00	7.24	0.00	15.29	17.48	17.40
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	0.00	14.78	0.00	15.15	15.16	14.50
17) BREAK EVEN YIELD	0.00	16.27	0.00	12.76	12.65	9.95
18) YIELD ON INVESTMENT SECURITIES (FTE)	0.00	13.91	0.00	14.50	13.07	13.41
19) YIELD ON LOANS	0.00	15.79	0.00	15.87	16.23	15.61
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.00	0.27	0.00	0.36	0.54	0.22
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.00	0.26	0.00	0.76	0.68	0.43
22) RATE ON TIME AND SAVINGS	0.00	11.11	0.00	9.02	9.85	8.71
23) RATE ON TOTAL INTEREST FUNDS	0.00	10.85	0.00	9.03	10.22	9.20
24) INTEREST EXPENSE % EARNING ASSETS	0.00	9.23	0.00	7.59	7.01	5.78
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.00	0.00	0.00	24.61	12.57	13.32
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	0.00	0.00	8.17	6.72	12.16
27) CAPITAL FORMATION RATIO	0.00	7.24	0.00	15.29	17.01	15.22
28) EQUITY CAPITAL AS % OF ASSETS	0.00	6.44	0.00	7.72	6.77	11.57
Productivity						
29) EARNING ASSETS AS % OF ASSETS	0.00	79.86	0.00	88.21	84.02	83.97
30) CASH & DUE (NON-INT.) AS % OF ASSETS	0.00	10.78	0.00	6.52	10.34	10.25
31) NON-INT. INCOME % NON-INT. EXPENSE	0.00	17.31	0.00	24.49	20.95	29.96
32) PERSONNEL EXPENSE PER EMPLOYEE	0	25378	0	27608	24023	23693
33) EMPLOYEES PER MILLION ASSETS	0.00	1.42	0.00	1.06	1.05	1.11
34) NON-INTEREST INCOME AS % OF SALARIES	0.00	31.84	0.00	41.41	44.66	53.74
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	0.00	30.75	0.00	20.48	33.16	48.65
36) FED. FUNDS SOLD	0.00	14.70	0.00	6.66	4.87	4.26
37) TOTAL LOANS	0.00	53.69	0.00	78.77	56.95	46.66
38) RESERVE FOR LOAN LOSS	0.00	0.87	0.00	0.36	0.68	0.54
39) REAL ESTATE LOANS--RESIDENTIAL	0.00	8.59	0.00	15.67	8.43	5.68
40) REAL ESTATE LOANS--OTHER	0.00	14.55	0.00	24.47	18.30	11.93
41) COMMERCIAL AND INDUSTRIAL LOANS	0.00	27.51	0.00	20.77	22.88	17.56
42) PERSONAL LOANS	0.00	2.54	0.00	5.42	5.00	9.15
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.00	1.36	0.00	8.65	1.92	2.86
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	0.00	22.71	0.00	27.56	36.49	36.79
45) PUBLIC FUNDS DEMAND DEPOSITS	0.00	0.99	0.00	2.61	1.94	2.56
46) TOTAL DEMAND DEPOSITS*	0.00	24.20	0.00	31.65	40.72	39.36
47) SAVINGS DEPOSITS IPC*	0.00	5.93	0.00	27.22	7.54	19.18
48) TIME DEPOSITS IPC*	0.00	31.60	0.00	32.20	20.90	23.95
49) PUBLIC TIME & SAVINGS DEPOSITS	0.00	24.41	0.00	10.48	15.74	7.19
50) TOTAL TIME & SAVINGS DEPOSITS	0.00	61.95	0.00	69.48	52.47	50.34
51) MEMO: MONEY MARKET CD'S	0.00	2.35	0.00	13.61	5.50	11.51
52) MEMO: TIME DEPOSITS OVER 100M	0.00	47.89	0.00	24.10	27.73	12.67
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.08
54) TOTAL DEPOSITS (FGN.& DOM.)	0.00	86.15	0.00	101.14	92.55	89.75
55) BORROWINGS	0.00	23.14	0.00	3.19	15.90	13.76
56) NET LARGE LIABILITIES	0.00	56.08	0.00	19.92	37.18	0.70
57) NON-RATE ASSET/LIABILITY GAP	0.00	14.90	0.00	29.30	33.81	35.83
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	0.00	N/A	0.00	174.51	102.58	15.95
59) NET INCOME--1 YR.	0.00	112.28	0.00	184.74	150.49	16.08
60) AVERAGE ASSETS--1 YR.	0.00	62.91	0.00	14.90	27.12	16.16
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	0.00	-257.50	0.00	N/A	189.85	97.60
62) NET INCOME--5 YRS.	0.00	-39.50	0.00	N/A	216.02	83.20
63) AVERAGE ASSETS--5 YRS.	0.00	-17.70	0.00	19.49	80.55	39.35

* DOMESTIC ONLY

Arizona

PROFIT DISTRIBUTION PROFILE 1982 ARIZONA BASED ON 24 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.80	11.75	12.38	12.95	13.90
2) INTEREST EXPENSE	8.01	7.42	6.79	6.40	4.71
3) NET INTEREST MARGIN	4.04	4.58	5.19	6.50	7.04
4) TRUST INCOME		0.07	0.13	0.21	
5) SERVICE CHARGES ON DEPOSITS*	0.10	0.29	0.45	0.69	0.86
6) OTHER NON-INTEREST INCOME	0.07	0.21	0.36	0.76	1.44
7) SALARIES AND BENEFITS	4.01	3.12	2.47	2.12	1.90
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	2.17	1.14	0.89	0.70	0.50
9) LOAN LOSS PROVISION	1.10	0.52	0.45	0.27	0.14
10) OTHER NON-INTEREST EXPENSE	2.88	2.44	1.74	1.23	0.88
11) LESS F.T.E. ADJUSTMENT	0.03	0.15	0.30	0.51	0.73
12) TAX PROVISION	0.50	0.47	0.12	0.06	-0.02
13) RETURN ON ASSETS--OPERATING INCOME	-2.01	-0.40	0.39	0.98	1.21
14) RETURN ON ASSETS--NET INCOME	-2.01	0.03	0.71	0.99	1.49
15) RETURN ON EQUITY--NET INCOME	-10.78	0.52	6.78	17.69	23.34
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.50	13.65	14.39	15.69	17.26
17) BREAK EVEN YIELD	19.59	15.87	13.84	11.87	11.28
18) YIELD ON INVESTMENT SECURITIES (FTE)	8.55	11.00	12.82	13.85	17.76
19) YIELD ON LOANS	13.08	14.25	15.28	16.03	17.13
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.74	0.63	0.40	0.20	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.26	0.86	0.70	0.44	0.31
22) RATE ON TIME AND SAVINGS	11.82	10.71	10.26	9.77	9.10
23) RATE ON TOTAL INTEREST FUNDS	12.03	10.83	10.22	9.89	8.99
24) INTEREST EXPENSE % EARNING ASSETS	11.31	8.92	8.26	7.40	5.76
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	7.48	13.18	21.18	32.00	41.66
26) CASH DIVIDEND AS % OF OPERATING INCOME	9.01	17.92	32.19	39.63	144.34
27) CAPITAL FORMATION RATIO	-10.78	0.41	5.39	11.45	21.23
28) EQUITY CAPITAL AS % OF ASSETS	4.66	5.52	7.62	11.28	18.72
Productivity					
29) EARNING ASSETS AS % OF ASSETS	76.88	81.28	86.03	89.12	90.72
30) CASH & DUE (NON-INT.) AS % OF ASSETS	15.31	10.78	7.24	5.51	3.96
31) NON-INT. INCOME % NON-INT. EXPENSE	9.27	13.74	19.22	24.73	36.08
32) PERSONNEL EXPENSE PER EMPLOYEE	22023	19777	18521	16200	12130
33) EMPLOYEES PER MILLION ASSETS	2.95	1.93	1.41	1.08	0.95
34) NON-INTEREST INCOME AS % OF SALARIES	20.35	29.10	38.76	46.98	68.34
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	6.26	8.58	20.83	28.15	37.36
36) FED. FUNDS SOLD	0.84	1.40	6.21	11.15	20.84
37) TOTAL LOANS	51.30	63.93	74.10	78.31	85.67
38) RESERVE FOR LOAN LOSS	0.25	0.43	0.68	0.82	1.08
39) REAL ESTATE LOANS--RESIDENTIAL	2.47	4.38	12.78	17.86	39.66
40) REAL ESTATE LOANS--OTHER	1.27	4.62	8.09	16.27	19.78
41) COMMERCIAL AND INDUSTRIAL LOANS	12.27	17.88	21.70	29.92	56.68
42) PERSONAL LOANS	2.76	8.88	13.30	19.34	26.38
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.16	2.29	4.41	10.24	18.12
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.82	21.97	24.74	29.23	41.29
45) PUBLIC FUNDS DEMAND DEPOSITS	0.02	0.10	0.63	1.07	1.75
46) TOTAL DEMAND DEPOSITS*	11.93	22.09	25.65	30.94	41.30
47) SAVINGS DEPOSITS IPC*	6.75	14.04	20.02	22.87	34.24
48) TIME DEPOSITS IPC*	34.73	44.80	47.75	53.73	68.02
49) PUBLIC TIME & SAVINGS DEPOSITS	0.47	1.06	3.13	5.91	19.94
50) TOTAL TIME & SAVINGS DEPOSITS	57.89	65.18	71.60	79.90	87.13
51) MEMO: MONEY MARKET CD'S	11.22	12.45	20.59	25.31	28.48
52) MEMO: TIME DEPOSITS OVER 100M	5.43	15.29	18.12	24.96	50.16
53) FOREIGN DEPOSITS		0.46	1.38	2.30	
54) TOTAL DEPOSITS (FGN.& DOM.)	87.85	95.02	98.27	104.43	110.39
55) BORROWINGS	0.58	1.52	5.33	10.49	12.41
56) NET LARGE LIABILITIES	0.00	0.00	13.13	27.35	47.59
57) NON-RATE ASSET/LIABILITY GAP	5.99	15.38	20.95	27.94	41.58
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-216.00	-21.97	5.46	46.40	104.49
59) NET INCOME--1 YR.	-80.23	-13.91	13.38	104.87	324.47
60) AVERAGE ASSETS--1 YR.	-12.90	4.70	18.22	59.70	115.06
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-67.61	-13.58	46.33	114.85	240.41
62) NET INCOME--5 YRS.	-79.57	-11.42	55.72	153.18	265.46
63) AVERAGE ASSETS--5 YRS.	-7.29	19.95	41.32	88.43	N/A

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 24 BANKS IN ARIZONA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.93	12.46	11.75	12.97	12.79	11.87
2) INTEREST EXPENSE	6.57	7.06	5.99	6.72	6.63	7.18
3) NET INTEREST MARGIN	6.56	5.19	4.72	6.24	5.70	4.86
4) TRUST INCOME	0.00	0.00	0.00	0.00	0.00	0.13
5) SERVICE CHARGES ON DEPOSITS*	0.79	0.46	0.27	0.60	0.42	0.48
6) OTHER NON-INTEREST INCOME	0.27	0.28	0.21	0.34	1.36	0.42
7) SALARIES AND BENEFITS	3.81	2.47	2.82	2.60	2.77	2.09
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.86	0.89	0.77	0.89	0.96	0.72
9) LOAN LOSS PROVISION	1.10	0.50	0.27	0.38	0.17	0.44
10) OTHER NON-INTEREST EXPENSE	2.60	1.92	1.70	1.41	1.23	1.18
11) LESS F.T.E. ADJUSTMENT	0.09	0.34	0.19	0.24	0.38	0.51
12) TAX PROVISION	0.00	0.19	0.28	0.85	0.13	0.11
13) RETURN ON ASSETS--OPERATING INCOME	-2.01	0.05	0.40	1.10	0.95	0.75
14) RETURN ON ASSETS--NET INCOME	-2.01	0.44	0.89	1.71	0.96	0.74
15) RETURN ON EQUITY--NET INCOME	-10.78	4.32	9.36	40.01	15.90	14.44
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	16.82	14.86	14.78	14.48	14.50	13.66
17) BREAK EVEN YIELD	18.68	14.43	11.56	12.17	12.61	11.97
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.97	13.29	13.85	9.55	12.16	13.06
19) YIELD ON LOANS	16.81	15.86	15.64	15.31	15.29	14.19
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.49	0.37	0.42	0.47	0.17	0.50
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.26	0.83	0.54	0.57	0.31	0.66
22) RATE ON TIME AND SAVINGS	10.20	10.18	9.81	9.99	10.92	10.33
23) RATE ON TOTAL INTEREST FUNDS	10.21	10.31	9.89	9.76	11.06	10.41
24) INTEREST EXPENSE % EARNING ASSETS	8.55	8.64	6.72	7.50	7.99	8.29
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.00	31.47	19.34	41.57	18.91	13.18
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	22.50	0.00	17.92	15.51	34.53
27) CAPITAL FORMATION RATIO	-10.78	4.32	9.36	38.36	2.99	9.45
28) EQUITY CAPITAL AS % OF ASSETS	18.72	9.87	7.78	4.66	5.58	5.52
Productivity						
29) EARNING ASSETS AS % OF ASSETS	79.50	85.16	81.77	89.52	89.32	86.91
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.57	7.15	12.70	6.52	5.13	7.03
31) NON-INT. INCOME % NON-INT. EXPENSE	18.72	15.96	20.04	19.13	36.08	25.26
32) PERSONNEL EXPENSE PER EMPLOYEE	19666	15960	18391	17431	19110	20772
33) EMPLOYEES PER MILLION ASSETS	1.93	1.49	1.48	1.51	1.26	0.96
34) NON-INTEREST INCOME AS % OF SALARIES	35.95	31.96	33.53	36.39	68.34	46.98
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	30.37	21.13	8.39	16.71	20.84	22.07
36) FED. FUNDS SOLD	7.71	7.67	20.84	2.81	2.11	0.91
37) TOTAL LOANS	61.18	72.55	70.58	80.14	76.90	75.89
38) RESERVE FOR LOAN LOSS	0.72	0.51	0.76	0.68	0.54	0.71
39) REAL ESTATE LOANS--RESIDENTIAL	6.81	13.97	6.02	10.37	9.15	15.55
40) REAL ESTATE LOANS--OTHER	2.76	5.23	4.75	18.48	16.27	9.91
41) COMMERCIAL AND INDUSTRIAL LOANS	22.11	23.51	39.68	17.60	18.61	19.87
42) PERSONAL LOANS	11.94	12.37	16.05	32.46	11.99	15.06
43) AGRIC./ LEASE FIN./ OTHER LOANS	18.12	6.63	2.29	1.88	2.88	10.24
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	24.98	22.83	37.77	26.11	28.57	23.41
45) PUBLIC FUNDS DEMAND DEPOSITS	0.63	0.08	1.01	1.27	0.84	1.02
46) TOTAL DEMAND DEPOSITS*	26.13	23.04	38.95	27.40	29.79	25.17
47) SAVINGS DEPOSITS IPC*	21.82	16.11	21.19	23.45	16.27	21.59
48) TIME DEPOSITS IPC*	53.73	49.98	40.43	46.25	48.91	45.28
49) PUBLIC TIME & SAVINGS DEPOSITS	1.25	11.01	3.92	2.49	0.78	2.87
50) TOTAL TIME & SAVINGS DEPOSITS	79.71	76.68	75.17	72.21	69.83	70.05
51) MEMO: MONEY MARKET CD'S	24.82	21.04	12.45	20.00	26.19	21.58
52) MEMO: TIME DEPOSITS OVER 100M	18.00	21.42	15.42	16.87	17.78	18.25
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	1.38
54) TOTAL DEPOSITS (FGN.& DOM.)	96.98	99.75	110.39	99.63	99.63	95.22
55) BORROWINGS	5.40	4.37	1.10	5.32	5.28	10.60
56) NET LARGE LIABILITIES	13.86	13.63	0.00	13.29	18.53	12.41
57) NON-RATE ASSET/LIABILITY GAP	20.23	18.92	23.71	27.03	25.99	20.55
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-145.45	-4.33	-0.69	138.99	15.85	5.46
59) NET INCOME--1 YR.	-139.01	34.71	105.95	172.70	16.36	5.83
60) AVERAGE ASSETS--1 YR.	23.40	53.23	58.49	6.94	4.70	14.87
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	0.00	-46.37	133.09	87.69	79.93	63.87
62) NET INCOME--5 YRS.	0.00	-37.66	252.93	100.98	92.23	62.67
63) AVERAGE ASSETS--5 YRS.	0.00	6.29	235.85	15.59	58.86	50.59

* DOMESTIC ONLY

Arkansas

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1982 ARKANSAS BASED ON 259 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.87	11.36	11.86	12.32	12.84
2) INTEREST EXPENSE	8.47	8.07	7.58	7.08	6.52
3) NET INTEREST MARGIN	3.28	3.74	4.29	4.78	5.57
4) TRUST INCOME	0.01	0.02	0.05	0.12	0.17
5) SERVICE CHARGES ON DEPOSITS*	0.12	0.18	0.29	0.45	0.58
6) OTHER NON-INTEREST INCOME	0.06	0.10	0.17	0.29	0.44
7) SALARIES AND BENEFITS	2.03	1.69	1.45	1.17	0.98
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.74	0.56	0.40	0.27	0.19
9) LOAN LOSS PROVISION	0.79	0.35	0.16	0.08	0.04
10) OTHER NON-INTEREST EXPENSE	1.35	1.11	0.86	0.69	0.57
11) LESS F.T.E. ADJUSTMENT	0.27	0.46	0.64	0.91	1.16
12) TAX PROVISION	0.50	0.30	0.13	0.04	-0.09
13) RETURN ON ASSETS--OPERATING INCOME	0.21	0.76	1.01	1.33	1.72
14) RETURN ON ASSETS--NET INCOME	0.36	0.76	1.04	1.33	1.64
15) RETURN ON EQUITY--NET INCOME	4.17	8.57	11.37	14.19	17.03
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.17	12.64	13.25	13.85	14.37
17) BREAK EVEN YIELD	12.79	11.93	11.17	10.44	9.92
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.52	11.18	11.95	12.85	13.83
19) YIELD ON LOANS	12.70	13.25	13.82	14.38	15.24
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.29	0.69	0.25	0.08	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.43	0.67	0.36	0.17	0.08
22) RATE ON TIME AND SAVINGS	11.40	10.90	10.48	10.14	9.83
23) RATE ON TOTAL INTEREST FUNDS	11.30	10.87	10.47	10.14	9.81
24) INTEREST EXPENSE % EARNING ASSETS	9.49	8.94	8.48	7.97	7.34
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-7.70	3.12	11.08	19.57	30.02
26) CASH DIVIDEND AS % OF OPERATING INCOME	4.92	11.76	21.73	35.41	55.88
27) CAPITAL FORMATION RATIO	2.33	5.71	8.65	11.32	14.08
28) EQUITY CAPITAL AS % OF ASSETS	6.61	7.56	8.92	10.63	12.35
Productivity					
29) EARNING ASSETS AS % OF ASSETS	84.49	87.48	89.75	91.84	93.65
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.46	7.65	6.01	4.65	3.91
31) NON-INT. INCOME % NON-INT. EXPENSE	10.53	14.61	19.87	25.41	30.93
32) PERSONNEL EXPENSE PER EMPLOYEE	21450	18805	16833	15214	13736
33) EMPLOYEES PER MILLION ASSETS	1.20	0.97	0.82	0.70	0.59
34) NON-INTEREST INCOME AS % OF SALARIES	19.51	27.38	38.46	50.55	61.63
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	21.28	26.63	34.66	46.66	58.31
36) FED. FUNDS SOLD	1.23	2.61	4.60	8.80	14.05
37) TOTAL LOANS	36.29	46.79	58.90	66.40	72.33
38) RESERVE FOR LOAN LOSS	0.22	0.31	0.48	0.61	0.76
39) REAL ESTATE LOANS--RESIDENTIAL	2.59	4.50	7.31	12.39	16.17
40) REAL ESTATE LOANS--OTHER	2.16	4.00	7.80	11.84	15.20
41) COMMERCIAL AND INDUSTRIAL LOANS	4.47	8.68	16.14	24.23	35.43
42) PERSONAL LOANS	2.01	3.30	5.52	8.43	12.31
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.52	6.28	12.44	21.20	29.45
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.70	13.82	17.18	20.19	25.02
45) PUBLIC FUNDS DEMAND DEPOSITS	0.75	1.16	1.72	2.66	3.95
46) TOTAL DEMAND DEPOSITS*	13.35	15.92	19.12	23.15	27.90
47) SAVINGS DEPOSITS IPC*	12.15	14.66	17.63	20.71	22.90
48) TIME DEPOSITS IPC*	42.61	49.56	54.17	58.97	62.82
49) PUBLIC TIME & SAVINGS DEPOSITS	2.83	3.73	5.44	7.63	10.61
50) TOTAL TIME & SAVINGS DEPOSITS	68.19	73.92	78.39	82.24	86.28
51) MEMO: MONEY MARKET CD'S	23.06	26.82	31.89	36.15	40.07
52) MEMO: TIME DEPOSITS OVER 100M	4.25	6.90	10.53	15.38	18.90
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	91.38	94.27	97.78	100.19	103.57
55) BORROWINGS	0.21	0.59	1.90	5.34	10.05
56) NET LARGE LIABILITIES	0.00	0.57	5.65	12.35	17.70
57) NON-RATE ASSET/LIABILITY GAP	12.40	15.59	19.28	23.37	28.43
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-50.61	-21.10	4.76	25.74	58.39
59) NET INCOME--1 YR.	-40.79	-16.66	9.09	33.33	84.98
60) AVERAGE ASSETS--1 YR.	3.79	8.72	14.33	18.77	25.62
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-65.87	-2.54	33.33	82.62	173.21
62) NET INCOME--5 YRS.	-47.14	-3.19	36.62	83.47	184.84
63) AVERAGE ASSETS--5 YRS.	16.44	26.87	40.05	52.40	66.00

* DOMESTIC ONLY

Arkansas

MEDIANS BY RESOURCE CLASS FOR 259 BANKS IN ARKANSAS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.96	12.10	11.80	11.79	11.69	11.14
2) INTEREST EXPENSE	6.81	7.67	7.52	7.66	7.37	7.37
3) NET INTEREST MARGIN	5.11	4.34	4.30	4.25	4.03	3.76
4) TRUST INCOME	0.02	0.04	0.02	0.04	0.10	0.12
5) SERVICE CHARGES ON DEPOSITS*	0.31	0.29	0.26	0.27	0.34	0.24
6) OTHER NON-INTEREST INCOME	0.16	0.13	0.19	0.15	0.26	1.20
7) SALARIES AND BENEFITS	1.78	1.51	1.34	1.34	1.50	1.71
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.41	0.37	0.38	0.40	0.51	0.81
9) LOAN LOSS PROVISION	0.23	0.24	0.15	0.13	0.24	0.52
10) OTHER NON-INTEREST EXPENSE	1.13	0.94	0.78	0.78	0.91	1.70
11) LESS F.T.E. ADJUSTMENT	0.49	0.60	0.73	0.74	0.55	0.40
12) TAX PROVISION	0.12	0.12	0.15	0.15	0.12	-0.12
13) RETURN ON ASSETS--OPERATING INCOME	1.06	0.94	1.05	1.07	0.81	0.31
14) RETURN ON ASSETS--NET INCOME	1.27	1.00	1.09	1.04	0.81	0.31
15) RETURN ON EQUITY--NET INCOME	8.96	10.30	11.95	12.03	12.65	4.96
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.45	13.50	13.16	13.16	13.21	13.25
17) BREAK EVEN YIELD	11.36	11.54	10.91	10.99	11.49	12.55
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.09	11.86	11.86	11.86	12.07	12.84
19) YIELD ON LOANS	14.44	13.95	13.84	13.60	13.69	13.79
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.57	0.23	0.27	0.24	0.23	0.83
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.54	0.47	0.28	0.27	0.42	0.98
22) RATE ON TIME AND SAVINGS	10.96	10.60	10.48	10.34	10.26	10.26
23) RATE ON TOTAL INTEREST FUNDS	10.96	10.60	10.37	10.35	10.46	10.91
24) INTEREST EXPENSE % EARNING ASSETS	8.23	8.51	8.42	8.51	8.49	8.77
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	12.12	10.83	11.85	10.83	11.27	-69.22
26) CASH DIVIDEND AS % OF OPERATING INCOME	18.10	19.16	21.59	23.09	25.55	54.06
27) CAPITAL FORMATION RATIO	7.86	8.27	9.46	8.37	9.23	2.27
28) EQUITY CAPITAL AS % OF ASSETS	12.31	9.31	9.22	8.33	7.46	6.38
Productivity						
29) EARNING ASSETS AS % OF ASSETS	90.66	91.24	89.51	89.52	88.03	84.04
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.60	5.92	5.81	5.75	7.62	9.93
31) NON-INT. INCOME % NON-INT. EXPENSE	15.38	17.24	21.13	20.46	24.74	37.33
32) PERSONNEL EXPENSE PER EMPLOYEE	16285	17083	16400	16818	17817	19181
33) EMPLOYEES PER MILLION ASSETS	1.08	0.81	0.79	0.79	0.85	0.89
34) NON-INTEREST INCOME AS % OF SALARIES	30.79	33.01	43.24	39.44	49.17	92.29
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	44.31	34.66	36.11	36.90	29.63	22.92
36) FED. FUNDS SOLD	9.40	4.91	4.98	3.31	4.49	13.28
37) TOTAL LOANS	43.33	60.06	55.80	60.02	63.04	63.88
38) RESERVE FOR LOAN LOSS	0.27	0.49	0.46	0.43	0.56	0.70
39) REAL ESTATE LOANS--RESIDENTIAL	5.21	6.92	7.34	9.38	9.95	4.16
40) REAL ESTATE LOANS--OTHER	2.49	5.54	8.19	9.79	9.16	13.87
41) COMMERCIAL AND INDUSTRIAL LOANS	10.97	14.99	14.57	18.29	23.93	18.92
42) PERSONAL LOANS	5.71	5.46	5.00	5.30	6.61	13.62
43) AGRIC./ LEASE FIN./ OTHER LOANS	10.99	14.71	14.23	11.04	7.75	14.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	21.40	16.50	16.23	15.56	19.35	23.55
45) PUBLIC FUNDS DEMAND DEPOSITS	1.84	2.14	1.51	1.53	1.21	3.56
46) TOTAL DEMAND DEPOSITS*	24.20	18.85	17.79	18.53	21.71	27.11
47) SAVINGS DEPOSITS IPC*	12.71	16.74	19.05	19.35	17.13	12.59
48) TIME DEPOSITS IPC*	46.95	55.50	55.45	53.82	49.83	36.13
49) PUBLIC TIME & SAVINGS DEPOSITS	8.10	5.36	5.23	5.10	5.20	8.22
50) TOTAL TIME & SAVINGS DEPOSITS	74.35	78.83	79.63	79.66	72.58	56.95
51) MEMO: MONEY MARKET CD'S	34.37	33.06	33.01	29.67	25.94	14.29
52) MEMO: TIME DEPOSITS OVER 100M	9.66	10.03	8.93	10.31	15.01	20.16
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	95.84	98.27	97.94	98.43	95.87	85.46
55) BORROWINGS	1.56	0.98	2.44	1.98	9.35	23.30
56) NET LARGE LIABILITIES	0.00	4.97	4.57	8.99	11.68	18.40
57) NON-RATE ASSET/LIABILITY GAP	25.56	20.08	19.25	18.45	18.65	19.27
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-30.08	-0.99	7.56	11.77	9.62	-36.28
59) NET INCOME--1 YR.	-22.66	0.64	13.06	18.13	14.86	-36.53
60) AVERAGE ASSETS--1 YR.	10.23	15.72	11.02	15.14	18.13	23.43
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	13.28	29.94	37.23	30.67	55.40	3.87
62) NET INCOME--5 YRS.	37.50	33.44	40.31	29.61	54.65	2.88
63) AVERAGE ASSETS--5 YRS.	28.44	40.05	35.32	41.43	43.42	30.07

* DOMESTIC ONLY

California

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1982 CALIFORNIA BASED ON 317 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.29	12.04	12.85	13.38	14.09
2) INTEREST EXPENSE	8.27	7.40	6.44	5.42	4.53
3) NET INTEREST MARGIN	4.51	5.52	6.37	7.31	8.08
4) TRUST INCOME	0.05	0.08	0.16	0.24	0.74
5) SERVICE CHARGES ON DEPOSITS*	0.08	0.20	0.45	0.78	1.05
6) OTHER NON-INTEREST INCOME	0.06	0.13	0.28	0.50	0.82
7) SALARIES AND BENEFITS	3.90	3.52	2.95	2.37	1.92
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.55	1.26	0.93	0.68	0.50
9) LOAN LOSS PROVISION	1.59	0.77	0.43	0.27	0.17
10) OTHER NON-INTEREST EXPENSE	3.12	2.54	2.07	1.52	1.10
11) LESS F.T.E. ADJUSTMENT	0.05	0.17	0.32	0.50	0.75
12) TAX PROVISION	0.83	0.46	0.14	-0.05	-0.41
13) RETURN ON ASSETS--OPERATING INCOME	-1.94	-0.21	0.41	1.05	1.48
14) RETURN ON ASSETS--NET INCOME	-1.80	-0.10	0.53	1.12	1.49
15) RETURN ON EQUITY--NET INCOME	-15.22	-1.35	5.80	10.66	14.67
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.52	14.28	15.20	16.24	17.06
17) BREAK EVEN YIELD	18.34	16.12	14.47	12.77	11.54
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.11	11.45	12.65	13.68	14.82
19) YIELD ON LOANS	13.84	14.77	15.80	16.75	17.90
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.19	0.96	0.47	0.23	0.06
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.47	1.28	0.76	0.47	0.28
22) RATE ON TIME AND SAVINGS	12.04	11.16	10.20	9.51	8.88
23) RATE ON TOTAL INTEREST FUNDS	12.01	11.23	10.35	9.58	8.93
24) INTEREST EXPENSE % EARNING ASSETS	9.84	8.79	7.59	6.60	5.68
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-12.58	10.90	26.38	38.65	50.93
26) CASH DIVIDEND AS % OF OPERATING INCOME	-11.44	9.22	26.24	52.02	97.76
27) CAPITAL FORMATION RATIO	-17.34	-1.93	4.11	8.79	12.56
28) EQUITY CAPITAL AS % OF ASSETS	5.46	6.62	8.91	14.32	23.27
Productivity					
29) EARNING ASSETS AS % OF ASSETS	76.99	81.19	84.81	87.64	90.55
30) CASH & DUE (NON-INT.) AS % OF ASSETS	15.32	11.17	7.92	5.70	4.70
31) NON-INT. INCOME % NON-INT. EXPENSE	5.24	9.33	15.26	21.75	27.48
32) PERSONNEL EXPENSE PER EMPLOYEE	28160	24863	21434	19000	17053
33) EMPLOYEES PER MILLION ASSETS	2.02	1.71	1.36	1.03	0.77
34) NON-INTEREST INCOME AS % OF SALARIES	11.39	20.00	31.21	42.78	52.62
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	5.70	11.11	16.45	22.68	29.56
36) FED. FUNDS SOLD	1.50	3.96	8.86	14.32	24.01
37) TOTAL LOANS	56.46	65.12	73.92	79.50	84.57
38) RESERVE FOR LOAN LOSS	0.31	0.47	0.64	0.79	1.05
39) REAL ESTATE LOANS--RESIDENTIAL	1.11	3.41	9.13	15.57	21.72
40) REAL ESTATE LOANS--OTHER	1.77	5.41	10.08	16.24	20.96
41) COMMERCIAL AND INDUSTRIAL LOANS	10.91	18.08	24.38	33.76	43.91
42) PERSONAL LOANS	4.30	6.97	10.94	17.98	27.32
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.30	4.19	9.69	16.47	23.67
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	16.88	21.49	28.03	34.88	41.25
45) PUBLIC FUNDS DEMAND DEPOSITS	0.04	0.10	0.28	0.60	1.33
46) TOTAL DEMAND DEPOSITS*	17.66	22.11	28.79	35.24	42.34
47) SAVINGS DEPOSITS IPC*	8.38	12.92	19.26	25.78	30.70
48) TIME DEPOSITS IPC*	30.74	36.90	43.09	49.23	55.88
49) PUBLIC TIME & SAVINGS DEPOSITS	1.04	2.47	5.45	8.52	11.88
50) TOTAL TIME & SAVINGS DEPOSITS	52.45	61.82	69.29	76.50	81.54
51) MEMO: MONEY MARKET CD'S	3.70	6.06	10.44	16.26	21.59
52) MEMO: TIME DEPOSITS OVER 100M	10.18	17.92	27.99	40.64	53.96
53) FOREIGN DEPOSITS	0.18	2.94	14.76	20.39	39.94
54) TOTAL DEPOSITS (FGN.& DOM.)	86.92	93.87	99.63	105.24	109.98
55) BORROWINGS	0.72	1.62	3.37	6.17	10.03
56) NET LARGE LIABILITIES	0.00	7.05	19.26	35.36	49.26
57) NON-RATE ASSET/LIABILITY GAP	14.37	19.40	26.43	32.70	39.55
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	N/A	-88.11	-22.05	16.44	108.57
59) NET INCOME--1 YR.	-316.12	-78.62	-18.07	19.12	118.91
60) AVERAGE ASSETS--1 YR.	-4.64	7.53	22.89	53.51	89.11
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	N/A	-79.41	20.93	101.84	211.42
62) NET INCOME--5 YRS.	N/A	-53.69	21.57	98.61	210.39
63) AVERAGE ASSETS--5 YRS.	20.60	33.27	62.03	106.88	219.92

* DOMESTIC ONLY

Bank Administration Institute

California

MEDIANS BY RESOURCE CLASS FOR 317 BANKS IN CALIFORNIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.68	12.99	12.88	12.97	12.78	11.97
2) INTEREST EXPENSE	4.88	5.45	6.19	6.99	6.89	7.93
3) NET INTEREST MARGIN	7.01	7.06	6.51	5.95	5.81	4.01
4) TRUST INCOME	11.40	0.06	0.25	0.19	0.15	0.16
5) SERVICE CHARGES ON DEPOSITS*	0.75	0.57	0.47	0.35	0.45	0.30
6) OTHER NON-INTEREST INCOME	0.14	0.18	0.20	0.30	0.34	0.56
7) SALARIES AND BENEFITS	3.99	3.46	2.92	2.76	2.71	1.95
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.45	1.13	0.95	0.82	0.89	0.60
9) LOAN LOSS PROVISION	0.41	0.42	0.50	0.41	0.43	0.40
10) OTHER NON-INTEREST EXPENSE	3.55	2.53	2.12	1.87	1.75	1.13
11) LESS F.T.E. ADJUSTMENT	0.00	0.18	0.36	0.38	0.34	0.31
12) TAX PROVISION	0.00	0.25	0.18	0.12	0.08	0.07
13) RETURN ON ASSETS--OPERATING INCOME	-0.54	0.50	0.55	0.38	0.49	0.38
14) RETURN ON ASSETS--NET INCOME	-0.54	0.56	0.68	0.50	0.55	0.41
15) RETURN ON EQUITY--NET INCOME	-2.15	3.67	6.07	6.20	7.76	9.11
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.44	15.39	15.25	15.33	14.80	13.80
17) BREAK EVEN YIELD	17.11	15.08	14.20	14.48	13.63	13.05
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.73	12.77	13.05	12.56	12.35	11.59
19) YIELD ON LOANS	16.44	16.06	15.89	15.98	15.52	14.34
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.54	0.42	0.46	0.46	0.48	0.52
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.76	0.76	0.81	0.81	0.71	0.64
22) RATE ON TIME AND SAVINGS	9.34	9.75	10.13	10.80	10.45	10.88
23) RATE ON TOTAL INTEREST FUNDS	9.55	9.89	10.16	11.03	10.45	11.19
24) INTEREST EXPENSE % EARNING ASSETS	6.70	6.65	7.46	8.39	8.18	9.16
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	16.96	24.23	24.47	26.22	27.80	28.20
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	27.93	20.86	18.91	24.69	47.70
27) CAPITAL FORMATION RATIO	-2.15	3.61	5.24	4.01	6.15	5.19
28) EQUITY CAPITAL AS % OF ASSETS	23.56	14.63	9.13	7.77	6.75	5.44
Productivity						
29) EARNING ASSETS AS % OF ASSETS	77.34	82.78	84.67	85.07	87.69	86.61
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.75	9.28	8.51	8.66	5.81	6.59
31) NON-INT. INCOME % NON-INT. EXPENSE	9.95	12.16	14.04	14.71	18.81	24.21
32) PERSONNEL EXPENSE PER EMPLOYEE	23734	20781	20634	22280	21532	23474
33) EMPLOYEES PER MILLION ASSETS	1.93	1.55	1.45	1.20	1.21	0.78
34) NON-INTEREST INCOME AS % OF SALARIES	22.25	26.73	26.89	29.57	36.91	42.65
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	16.93	15.78	15.46	14.49	20.59	15.18
36) FED. FUNDS SOLD	11.75	12.93	10.11	8.30	4.42	1.81
37) TOTAL LOANS	69.39	69.67	73.45	75.61	74.11	81.37
38) RESERVE FOR LOAN LOSS	0.49	0.52	0.62	0.67	0.68	0.70
39) REAL ESTATE LOANS--RESIDENTIAL	9.18	5.29	9.95	8.50	9.13	10.63
40) REAL ESTATE LOANS--OTHER	7.81	6.28	8.63	12.83	14.39	11.44
41) COMMERCIAL AND INDUSTRIAL LOANS	24.82	23.04	24.75	25.99	22.85	25.42
42) PERSONAL LOANS	10.30	10.31	10.94	8.39	14.95	10.22
43) AGRIC./ LEASE FIN./ OTHER LOANS	13.85	11.73	10.82	10.16	4.19	13.77
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	28.80	31.06	27.15	25.54	28.02	23.75
45) PUBLIC FUNDS DEMAND DEPOSITS	0.16	0.33	0.24	0.16	0.28	0.35
46) TOTAL DEMAND DEPOSITS*	29.28	31.55	28.01	25.68	28.79	24.07
47) SAVINGS DEPOSITS IPC*	19.66	19.43	21.40	17.72	20.22	13.93
48) TIME DEPOSITS IPC*	31.22	39.33	44.79	45.94	42.76	38.91
49) PUBLIC TIME & SAVINGS DEPOSITS	9.72	5.03	5.66	5.58	6.46	3.23
50) TOTAL TIME & SAVINGS DEPOSITS	59.80	64.91	70.48	72.70	73.45	67.28
51) MEMO: MONEY MARKET CD'S	14.27	11.31	10.46	9.97	10.45	7.05
52) MEMO: TIME DEPOSITS OVER 100M	12.38	23.50	24.66	35.75	30.08	31.47
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	7.82	15.74
54) TOTAL DEPOSITS (FGN.& DOM.)	96.59	95.60	100.36	102.93	99.78	95.08
55) BORROWINGS	3.92	3.02	2.82	3.00	2.55	8.16
56) NET LARGE LIABILITIES	0.00	13.32	16.14	29.37	21.64	44.41
57) NON-RATE ASSET/LIABILITY GAP	36.90	32.11	26.76	21.63	22.79	19.73
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-78.33	-23.52	-21.29	-33.16	-21.40	-4.34
59) NET INCOME--1 YR.	-64.49	-17.55	-17.78	-21.77	-16.76	-5.29
60) AVERAGE ASSETS--1 YR.	19.29	46.32	28.71	21.85	16.31	10.62
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-23.53	16.18	58.37	24.72	16.39	6.97
62) NET INCOME--5 YRS.	23.52	10.83	35.85	19.52	19.22	15.09
63) AVERAGE ASSETS--5 YRS.	-21.12	36.72	71.73	73.87	62.19	57.50

* DOMESTIC ONLY

Colorado

PROFIT DISTRIBUTION PROFILE 1982 COLORADO BASED ON 347 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.55	12.13	12.77	13.41	14.01
2) INTEREST EXPENSE	7.78	7.17	6.40	5.41	4.52
3) NET INTEREST MARGIN	4.86	5.64	6.44	7.37	8.11
4) TRUST INCOME	0.02	0.08	0.21	0.28	0.45
5) SERVICE CHARGES ON DEPOSITS*	0.19	0.32	0.53	0.86	1.20
6) OTHER NON-INTEREST INCOME	0.13	0.19	0.32	0.54	0.99
7) SALARIES AND BENEFITS	3.31	2.75	2.28	1.88	1.51
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.39	1.01	0.67	0.48	0.32
9) LOAN LOSS PROVISION	1.39	0.77	0.40	0.19	0.08
10) OTHER NON-INTEREST EXPENSE	2.89	2.27	1.75	1.29	1.02
11) LESS F.T.E. ADJUSTMENT	0.17	0.38	0.58	0.81	1.01
12) TAX PROVISION	1.14	0.76	0.39	0.10	-0.37
13) RETURN ON ASSETS--OPERATING INCOME	-0.02	0.82	1.33	1.81	2.13
14) RETURN ON ASSETS--NET INCOME	-0.01	0.82	1.32	1.82	2.16
15) RETURN ON EQUITY--NET INCOME	0.10	8.57	13.79	19.01	23.41
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.50	14.11	14.82	15.51	16.41
17) BREAK EVEN YIELD	15.63	13.65	12.14	11.15	10.17
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.83	11.85	12.69	13.87	15.26
19) YIELD ON LOANS	14.36	15.08	15.74	16.42	17.05
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.11	1.03	0.52	0.18	0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.71	1.30	0.66	0.35	0.15
22) RATE ON TIME AND SAVINGS	11.08	10.56	9.81	9.12	8.29
23) RATE ON TOTAL INTEREST FUNDS	11.31	10.64	9.90	9.16	8.35
24) INTEREST EXPENSE % EARNING ASSETS	9.09	8.22	7.36	6.42	5.49
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	1.24	13.37	25.47	36.01	47.84
26) CASH DIVIDEND AS % OF OPERATING INCOME	12.04	29.05	47.75	80.54	127.60
27) CAPITAL FORMATION RATIO	-8.59	0.11	6.63	11.02	14.20
28) EQUITY CAPITAL AS % OF ASSETS	7.13	7.84	9.07	10.76	15.57
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.25	83.22	86.12	88.73	90.70
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.79	10.61	8.35	6.86	5.20
31) NON-INT. INCOME % NON-INT. EXPENSE	11.31	15.78	20.66	27.36	36.05
32) PERSONNEL EXPENSE PER EMPLOYEE	23181	20894	19111	17250	15666
33) EMPLOYEES PER MILLION ASSETS	1.91	1.48	1.20	0.98	0.75
34) NON-INTEREST INCOME AS % OF SALARIES	21.84	32.09	42.48	58.43	77.45
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	12.33	17.09	22.69	29.09	37.30
36) FED. FUNDS SOLD	1.04	2.57	5.47	10.74	18.24
37) TOTAL LOANS	51.16	60.84	70.22	76.47	80.89
38) RESERVE FOR LOAN LOSS	0.32	0.51	0.69	0.36	1.06
39) REAL ESTATE LOANS--RESIDENTIAL	1.44	4.26	9.42	15.47	21.31
40) REAL ESTATE LOANS--OTHER	2.00	3.92	7.28	12.64	18.00
41) COMMERCIAL AND INDUSTRIAL LOANS	8.42	13.29	21.08	29.87	37.16
42) PERSONAL LOANS	5.31	7.32	12.06	17.48	23.39
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.09	4.22	9.23	18.07	34.24
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	16.56	20.34	26.55	33.10	39.58
45) PUBLIC FUNDS DEMAND DEPOSITS	0.11	0.32	1.14	2.53	4.04
46) TOTAL DEMAND DEPOSITS*	18.24	22.49	28.57	34.47	41.31
47) SAVINGS DEPOSITS IPC*	10.39	15.87	21.26	26.79	32.31
48) TIME DEPOSITS IPC*	25.11	31.27	37.81	44.60	52.48
49) PUBLIC TIME & SAVINGS DEPOSITS	1.83	4.57	9.04	14.37	22.13
50) TOTAL TIME & SAVINGS DEPOSITS	57.02	65.63	70.54	76.39	81.38
51) MEMO: MONEY MARKET CD'S	6.62	11.53	15.60	23.08	31.06
52) MEMO: TIME DEPOSITS OVER 100M	4.90	9.18	15.49	24.05	33.95
53) FOREIGN DEPOSITS		3.63	3.67	3.71	
54) TOTAL DEPOSITS (FGN.& DOM.)	91.51	95.56	100.07	103.91	107.58
55) BORROWINGS	0.33	0.92	2.76	6.60	11.24
56) NET LARGE LIABILITIES	0.00	0.00	9.04	21.80	34.07
57) NON-RATE ASSET/LIABILITY GAP	15.65	20.89	25.39	30.67	37.32
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-78.03	-25.28	-3.26	20.45	54.82
59) NET INCOME--1 YR.	-81.46	-27.04	-2.54	22.62	64.92
60) AVERAGE ASSETS--1 YR.	-2.65	6.65	14.01	23.25	40.55
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-61.18	6.11	71.87	130.66	237.73
62) NET INCOME--5 YRS.	-68.85	3.54	66.34	130.66	239.65
63) AVERAGE ASSETS--5 YRS.	10.39	28.05	40.48	56.58	85.28

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 347 BANKS IN COLORADO

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.72	12.79	12.93	12.78	12.42	11.37
2) INTEREST EXPENSE	5.55	6.66	6.44	6.23	6.65	6.92
3) NET INTEREST MARGIN	6.71	6.31	6.55	6.59	5.87	4.44
4) TRUST INCOME	0.01	0.05	0.08	0.17	0.22	0.32
5) SERVICE CHARGES ON DEPOSITS*	0.61	0.53	0.58	0.53	0.33	0.18
6) OTHER NON-INTEREST INCOME	0.39	0.30	0.26	0.34	0.31	0.73
7) SALARIES AND BENEFITS	2.85	2.30	2.27	2.16	1.91	1.87
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.97	0.63	0.69	0.62	0.51	0.59
9) LOAN LOSS PROVISION	0.37	0.41	0.41	0.40	0.34	0.58
10) OTHER NON-INTEREST EXPENSE	2.16	1.76	1.53	1.41	1.58	2.01
11) LESS F.T.E. ADJUSTMENT	0.37	0.55	0.69	0.68	0.68	0.40
12) TAX PROVISION	0.23	0.42	0.47	0.52	0.27	0.21
13) RETURN ON ASSETS--OPERATING INCOME	1.05	1.32	1.49	1.48	1.17	0.89
14) RETURN ON ASSETS--NET INCOME	1.07	1.32	1.37	1.46	1.18	0.87
15) RETURN ON EQUITY--NET INCOME	8.70	15.29	16.05	16.96	14.48	15.92
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.12	14.92	14.86	14.76	14.38	14.37
17) BREAK EVEN YIELD	13.39	12.08	11.90	11.50	11.90	13.89
18) YIELD ON INVESTMENT SECURITIES (FTE)	13.25	12.56	12.47	12.88	12.25	13.77
19) YIELD ON LOANS	15.86	15.79	15.80	15.64	15.41	15.55
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.31	0.54	0.57	0.54	0.47	0.66
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.65	0.64	0.67	0.72	0.62	0.97
22) RATE ON TIME AND SAVINGS	9.65	9.93	9.80	9.67	9.87	10.70
23) RATE ON TOTAL INTEREST FUNDS	9.60	10.05	9.88	9.72	10.31	11.01
24) INTEREST EXPENSE % EARNING ASSETS	6.66	7.61	7.34	7.20	7.74	8.70
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	20.93	25.45	27.77	27.73	20.50	21.13
26) CASH DIVIDEND AS % OF OPERATING INCOME	58.82	47.49	47.16	50.25	45.00	43.91
27) CAPITAL FORMATION RATIO	3.45	7.56	7.27	8.46	7.36	7.78
28) EQUITY CAPITAL AS % OF ASSETS	13.03	8.92	8.67	8.71	8.33	5.15
Productivity						
29) EARNING ASSETS AS % OF ASSETS	84.57	85.94	86.21	87.73	87.31	79.22
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.13	8.20	8.52	7.99	8.48	16.62
31) NON-INT. INCOME % NON-INT. EXPENSE	18.33	20.77	20.37	20.81	23.53	34.50
32) PERSONNEL EXPENSE PER EMPLOYEE	18499	18882	18881	19395	19803	24050
33) EMPLOYEES PER MILLION ASSETS	1.52	1.20	1.20	1.15	0.99	0.74
34) NON-INTEREST INCOME AS % OF SALARIES	41.12	41.90	40.83	44.13	48.85	72.80
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	18.61	22.94	23.39	24.92	25.17	12.81
36) FED. FUNDS SOLD	8.95	6.09	4.41	4.25	2.40	10.80
37) TOTAL LOANS	68.44	68.82	71.83	70.68	72.46	74.32
38) RESERVE FOR LOAN LOSS	0.49	0.65	0.74	0.74	0.82	0.84
39) REAL ESTATE LOANS--RESIDENTIAL	8.71	10.46	9.32	10.37	9.11	3.97
40) REAL ESTATE LOANS--OTHER	6.59	6.28	6.81	10.69	14.45	12.33
41) COMMERCIAL AND INDUSTRIAL LOANS	18.07	19.50	23.36	22.53	23.65	28.16
42) PERSONAL LOANS	9.66	11.28	11.12	12.35	17.88	15.59
43) AGRIC./ LEASE FIN./ OTHER LOANS	9.24	11.51	9.10	7.66	2.57	11.63
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	24.63	24.38	26.68	28.80	28.00	34.28
45) PUBLIC FUNDS DEMAND DEPOSITS	1.52	1.14	1.00	0.96	1.15	1.16
46) TOTAL DEMAND DEPOSITS*	25.94	27.66	28.60	29.09	29.12	35.68
47) SAVINGS DEPOSITS IPC*	18.92	21.04	21.78	25.32	20.76	8.44
48) TIME DEPOSITS IPC*	33.25	39.70	38.42	38.90	37.59	34.35
49) PUBLIC TIME & SAVINGS DEPOSITS	12.97	9.06	8.63	5.17	8.88	5.55
50) TOTAL TIME & SAVINGS DEPOSITS	69.37	72.18	71.59	70.04	67.58	48.08
51) MEMO: MONEY MARKET CD'S	16.02	18.64	15.76	16.59	12.50	3.71
52) MEMO: TIME DEPOSITS OVER 100M	16.43	13.87	14.03	13.34	22.22	33.92
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	3.67
54) TOTAL DEPOSITS (FGN.& DOM.)	98.25	101.28	101.25	100.41	96.78	87.82
55) BORROWINGS	1.22	2.19	2.39	3.07	7.67	27.56
56) NET LARGE LIABILITIES	4.51	7.57	10.05	9.29	20.31	42.76
57) NON-RATE ASSET/LIABILITY GAP	28.44	24.52	25.78	26.00	24.43	20.11
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-11.49	-2.98	-7.43	0.22	3.12	-6.54
59) NET INCOME--1 YR.	-7.50	-0.81	-9.31	1.52	6.74	-5.52
60) AVERAGE ASSETS--1 YR.	10.47	15.31	13.47	15.58	12.23	26.05
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	37.93	78.35	84.45	66.54	59.16	46.33
62) NET INCOME--5 YRS.	34.78	76.34	72.16	66.54	50.89	41.93
63) AVERAGE ASSETS--5 YRS.	39.83	43.23	39.03	38.86	31.39	49.88

* DOMESTIC ONLY

Connecticut

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1982 CONNECTICUT BASED ON 54 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.10	11.64	12.32	12.80	13.04
2) INTEREST EXPENSE	7.53	7.02	6.56	5.95	5.50
3) NET INTEREST MARGIN	4.55	5.08	5.83	6.19	6.81
4) TRUST INCOME	0.09	0.21	0.35	0.49	0.85
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.15	0.25	0.33	0.45
6) OTHER NON-INTEREST INCOME	0.11	0.15	0.21	0.40	0.68
7) SALARIES AND BENEFITS	2.65	2.43	2.18	1.82	1.62
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.02	0.81	0.63	0.51	0.28
9) LOAN LOSS PROVISION	0.77	0.47	0.24	0.14	0.08
10) OTHER NON-INTEREST EXPENSE	1.73	1.48	1.29	1.04	0.93
11) LESS F.T.E. ADJUSTMENT	0.26	0.46	0.67	0.93	1.10
12) TAX PROVISION	0.61	0.41	0.25	0.14	0.01
13) RETURN ON ASSETS--OPERATING INCOME	0.44	0.85	1.08	1.36	1.79
14) RETURN ON ASSETS--NET INCOME	0.57	0.88	1.09	1.36	1.80
15) RETURN ON EQUITY--NET INCOME	4.11	11.64	14.36	16.89	19.93
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.44	13.04	13.88	14.44	15.76
17) BREAK EVEN YIELD	13.58	12.40	11.34	10.52	9.75
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.99	11.66	12.86	14.38	15.29
19) YIELD ON LOANS	12.38	13.07	14.03	14.69	15.49
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.03	0.65	0.30	0.14	0.06
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.20	0.71	0.43	0.27	0.16
22) RATE ON TIME AND SAVINGS	10.80	9.95	9.47	9.02	8.57
23) RATE ON TOTAL INTEREST FUNDS	10.78	10.21	9.69	9.17	8.62
24) INTEREST EXPENSE % EARNING ASSETS	8.72	8.09	7.33	6.95	6.23
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-0.17	12.52	18.46	24.64	32.68
26) CASH DIVIDEND AS % OF OPERATING INCOME	11.03	22.75	30.38	43.70	53.21
27) CAPITAL FORMATION RATIO	3.95	6.20	10.37	13.09	16.02
28) EQUITY CAPITAL AS % OF ASSETS	5.15	6.67	7.96	8.97	11.87
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.87	85.70	89.48	91.03	91.96
30) CASH & DUE (NON-INT.) AS % OF ASSETS	16.27	9.09	7.03	5.52	4.20
31) NON-INT. INCOME % NON-INT. EXPENSE	7.59	11.84	16.75	24.50	34.68
32) PERSONNEL EXPENSE PER EMPLOYEE	23454	20863	18589	16725	14362
33) EMPLOYEES PER MILLION ASSETS	1.52	1.35	1.18	0.96	0.77
34) NON-INTEREST INCOME AS % OF SALARIES	15.66	23.31	30.60	47.59	66.78
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	14.94	19.39	25.10	31.29	42.70
36) FED. FUNDS SOLD	1.38	3.20	6.35	9.15	11.49
37) TOTAL LOANS	49.95	60.98	68.87	73.20	79.01
38) RESERVE FOR LOAN LOSS	0.49	0.57	0.65	0.78	0.92
39) REAL ESTATE LOANS--RESIDENTIAL	9.59	12.61	18.69	25.12	33.35
40) REAL ESTATE LOANS--OTHER	1.71	4.29	7.92	10.84	14.10
41) COMMERCIAL AND INDUSTRIAL LOANS	6.49	9.18	14.39	21.57	29.41
42) PERSONAL LOANS	7.66	11.74	16.64	23.14	26.55
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.39	1.46	5.72	11.61	14.09
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	15.68	21.12	23.46	27.62	33.60
45) PUBLIC FUNDS DEMAND DEPOSITS	0.40	0.66	1.32	1.66	2.26
46) TOTAL DEMAND DEPOSITS*	16.28	22.70	24.38	29.98	35.08
47) SAVINGS DEPOSITS IPC*	17.02	21.58	25.92	29.87	37.58
48) TIME DEPOSITS IPC*	33.23	36.23	40.66	47.08	53.31
49) PUBLIC TIME & SAVINGS DEPOSITS	0.11	1.13	3.58	6.55	9.53
50) TOTAL TIME & SAVINGS DEPOSITS	61.92	66.01	70.93	78.49	83.43
51) MEMO: MONEY MARKET CD'S	13.01	16.48	20.65	23.28	29.32
52) MEMO: TIME DEPOSITS OVER 100M	2.08	5.46	9.07	16.22	22.19
53) FOREIGN DEPOSITS	0.16	0.49	1.46	7.59	10.73
54) TOTAL DEPOSITS (FGN.& DOM.)	87.90	94.12	98.41	101.73	106.06
55) BORROWINGS	0.89	1.90	4.38	6.98	14.28
56) NET LARGE LIABILITIES	0.00	0.00	1.59	14.24	23.09
57) NON-RATE ASSET/LIABILITY GAP	12.94	20.46	23.08	26.79	31.06
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-100.00	-8.41	5.56	14.66	35.84
59) NET INCOME--1 YR.	-100.00	-5.39	7.94	19.75	35.84
60) AVERAGE ASSETS--1 YR.	3.02	11.66	16.57	25.69	34.37
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-100.00	46.77	117.44	186.27	N/A
62) NET INCOME--5 YRS.	-100.00	50.90	104.64	178.12	311.90
63) AVERAGE ASSETS--5 YRS.	15.48	31.16	47.50	62.57	83.58

* DOMESTIC ONLY

Bank Administration Institute

Connecticut

MEDIANS BY RESOURCE CLASS FOR 54 BANKS IN CONNECTICUT

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.58	12.60	12.45	12.71	11.79	12.06
2) INTEREST EXPENSE	1.26	6.49	6.74	7.03	6.26	6.92
3) NET INTEREST MARGIN	10.31	6.11	5.91	5.76	5.29	5.19
4) TRUST INCOME	6.18	0.20	0.07	0.21	0.30	0.49
5) SERVICE CHARGES ON DEPOSITS*	0.00	0.22	0.22	0.28	0.24	0.28
6) OTHER NON-INTEREST INCOME	1.08	0.15	0.19	0.22	0.33	0.54
7) SALARIES AND BENEFITS	8.00	2.19	1.90	2.05	2.24	2.51
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.52	0.57	0.55	0.66	0.73	0.83
9) LOAN LOSS PROVISION	0.93	0.19	0.27	0.24	0.20	0.42
10) OTHER NON-INTEREST EXPENSE	2.97	1.45	1.28	1.22	1.29	1.29
11) LESS F.T.E. ADJUSTMENT	0.45	0.55	0.81	0.48	0.72	0.63
12) TAX PROVISION	1.58	0.35	0.28	0.43	0.22	0.10
13) RETURN ON ASSETS--OPERATING INCOME	2.11	1.29	1.14	0.95	1.04	0.90
14) RETURN ON ASSETS--NET INCOME	2.12	1.25	1.17	1.07	1.07	0.89
15) RETURN ON EQUITY--NET INCOME	14.14	15.63	15.45	13.76	12.97	14.56
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.27	14.15	13.90	13.98	13.58	13.63
17) BREAK EVEN YIELD	9.16	11.59	11.22	11.84	10.80	12.29
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.28	12.94	13.61	12.48	12.56	14.03
19) YIELD ON LOANS	14.33	14.57	13.83	14.17	13.69	14.14
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.38	0.25	0.28	0.28	0.30	0.45
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.52	0.42	0.47	0.38	0.33	0.63
22) RATE ON TIME AND SAVINGS	5.41	9.48	9.37	9.50	9.38	9.71
23) RATE ON TOTAL INTEREST FUNDS	5.41	9.56	9.43	9.75	9.70	10.03
24) INTEREST EXPENSE % EARNING ASSETS	1.55	7.22	7.62	7.98	7.09	7.64
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	42.85	21.86	17.88	25.59	14.17	15.83
26) CASH DIVIDEND AS % OF OPERATING INCOME	40.90	30.06	24.62	31.31	39.17	48.08
27) CAPITAL FORMATION RATIO	8.39	11.00	12.47	10.68	8.38	7.37
28) EQUITY CAPITAL AS % OF ASSETS	15.05	8.96	8.54	6.88	8.03	6.19
Productivity						
29) EARNING ASSETS AS % OF ASSETS	81.10	89.66	90.34	89.11	90.02	85.58
30) CASH & DUE (NON-INT.) AS % OF ASSETS	17.34	6.04	6.86	5.42	6.90	8.80
31) NON-INT. INCOME % NON-INT. EXPENSE	58.13	11.36	12.82	15.12	20.77	30.37
32) PERSONNEL EXPENSE PER EMPLOYEE	17051	18428	19035	16244	18765	21070
33) EMPLOYEES PER MILLION ASSETS	4.69	0.99	1.05	1.26	1.19	1.25
34) NON-INTEREST INCOME AS % OF SALARIES	90.82	23.31	25.97	29.40	39.93	56.29
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	12.53	23.11	28.33	18.88	31.01	24.03
36) FED. FUNDS SOLD	11.49	9.26	6.69	6.44	5.27	1.82
37) TOTAL LOANS	75.44	67.94	64.54	73.34	65.73	72.77
38) RESERVE FOR LOAN LOSS	1.83	0.61	0.59	0.71	0.61	0.77
39) REAL ESTATE LOANS--RESIDENTIAL	17.47	20.02	18.53	27.29	16.53	15.14
40) REAL ESTATE LOANS--OTHER	6.94	5.88	6.10	9.54	7.80	11.77
41) COMMERCIAL AND INDUSTRIAL LOANS	9.63	14.05	10.97	18.36	15.47	20.28
42) PERSONAL LOANS	25.31	19.03	16.97	12.33	15.66	22.85
43) AGRIC./ LEASE FIN./ OTHER LOANS	17.91	11.01	8.06	8.62	0.84	4.75
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	74.39	21.98	22.58	22.11	24.84	30.31
45) PUBLIC FUNDS DEMAND DEPOSITS	0.71	0.89	1.11	1.20	1.61	1.51
46) TOTAL DEMAND DEPOSITS*	75.13	24.23	23.92	23.54	26.19	31.64
47) SAVINGS DEPOSITS IPC*	26.18	24.56	29.62	25.28	26.21	20.54
48) TIME DEPOSITS IPC*	2.59	45.55	44.29	47.03	38.17	34.47
49) PUBLIC TIME & SAVINGS DEPOSITS	0.00	3.98	2.16	1.35	4.02	4.15
50) TOTAL TIME & SAVINGS DEPOSITS	28.78	73.76	78.50	75.61	69.83	63.32
51) MEMO: MONEY MARKET CD'S	0.50	23.07	22.11	23.15	19.36	14.40
52) MEMO: TIME DEPOSITS OVER 100M	0.00	7.58	8.64	6.74	13.23	14.68
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	1.46
54) TOTAL DEPOSITS (FGN.& DOM.)	103.91	99.29	99.27	97.50	95.81	97.19
55) BORROWINGS	0.00	1.84	1.94	4.72	4.52	11.86
56) NET LARGE LIABILITIES	0.00	0.00	0.14	1.59	0.49	16.20
57) NON-RATE ASSET/LIABILITY GAP	71.21	24.15	21.49	21.52	24.26	23.70
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-9.74	9.25	8.26	4.49	2.67	4.29
59) NET INCOME--1 YR.	-10.60	19.75	12.11	10.16	4.80	2.86
60) AVERAGE ASSETS--1 YR.	14.44	20.42	21.24	10.80	16.21	15.14
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	89.24	151.92	184.51	68.37	52.82	47.24
62) NET INCOME--5 YRS.	82.47	144.03	174.51	89.57	66.63	50.90
63) AVERAGE ASSETS--5 YRS.	37.01	46.43	60.79	47.29	43.48	32.55

* DOMESTIC ONLY

Delaware

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1982 DELAWARE BASED ON 21 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.23	10.41	1[illegible].39	12.41	17.40
2) INTEREST EXPENSE	8.31	7.84	7.15	6.42	5.69
3) NET INTEREST MARGIN	3.23	3.70	4.39	5.12	8.75
4) TRUST INCOME	0.04	0.06	0.36	0.93	3.66
5) SERVICE CHARGES ON DEPOSITS*	0.11	0.16	0.25	0.46	0.79
6) OTHER NON-INTEREST INCOME	0.03	0.06	0.24	0.37	1.45
7) SALARIES AND BENEFITS	2.92	2.27	1.45	1.18	0.79
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.86	0.71	0.55	0.26	0.12
9) LOAN LOSS PROVISION	1.05	0.26	0.15	0.09	0.04
10) OTHER NON-INTEREST EXPENSE	5.63	2.05	0.95	0.68	0.56
11) LESS F.T.E. ADJUSTMENT	0.08	0.36	0.50	0.73	1.21
12) TAX PROVISION	1.60	0.52	0.32	0.08	-0.02
13) RETURN ON ASSETS--OPERATING INCOME	0.46	0.66	0.91	1.48	1.77
14) RETURN ON ASSETS--NET INCOME	0.46	0.71	0.95	1.43	1.77
15) RETURN ON EQUITY--NET INCOME	1.80	8.71	11.54	14.01	17.18
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.90	11.78	12.75	14.43	18.16
17) BREAK EVEN YIELD	16.41	13.21	10.88	9.63	7.57
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.21	10.92	12.23	13.77	17.15
19) YIELD ON LOANS	10.53	11.63	13.09	13.90	17.99
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.93	0.49	0.19	0.07	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.95	0.58	0.32	0.16	0.07
22) RATE ON TIME AND SAVINGS	11.45	10.48	9.76	9.29	7.88
23) RATE ON TOTAL INTEREST FUNDS	11.13	10.81	9.96	9.59	8.45
24) INTEREST EXPENSE % EARNING ASSETS	9.64	8.78	7.91	6.96	5.84
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-3.51	5.64	23.35	40.99	48.21
26) CASH DIVIDEND AS % OF OPERATING INCOME	3.77	18.33	23.58	35.91	76.28
27) CAPITAL FORMATION RATIO	1.72	6.44	8.81	12.17	17.09
28) EQUITY CAPITAL AS % OF ASSETS	6.24	7.56	9.48	12.26	16.18
Productivity					
29) EARNING ASSETS AS % OF ASSETS	71.52	89.65	91.94	93.86	97.58
30) CASH & DUE (NON-INT.) AS % OF ASSETS	24.06	7.00	5.08	3.30	1.16
31) NON-INT. INCOME % NON-INT. EXPENSE	2.21	8.66	20.34	32.44	47.47
32) PERSONNEL EXPENSE PER EMPLOYEE	24133	19428	16571	13125	10581
33) EMPLOYEES PER MILLION ASSETS	2.23	1.19	0.89	0.74	0.66
34) NON-INTEREST INCOME AS % OF SALARIES	13.17	16.01	35.26	70.53	112.29
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	10.42	18.36	26.32	34.53	43.41
36) FED. FUNDS SOLD	1.87	3.79	11.17	22.73	30.52
37) TOTAL LOANS	49.32	52.38	57.33	68.54	94.02
38) RESERVE FOR LOAN LOSS	0.10	0.22	0.60	0.97	1.41
39) REAL ESTATE LOANS--RESIDENTIAL	11.19	14.27	27.40	34.46	35.82
40) REAL ESTATE LOANS--OTHER	2.97	4.92	10.64	15.22	18.15
41) COMMERCIAL AND INDUSTRIAL LOANS	0.15	3.66	6.02	13.58	15.03
42) PERSONAL LOANS	2.26	5.06	7.09	20.51	55.23
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.69	1.21	4.81	10.93	43.96
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	0.16	14.67	18.32	23.23	35.60
45) PUBLIC FUNDS DEMAND DEPOSITS	0.05	0.17	0.29	0.71	1.39
46) TOTAL DEMAND DEPOSITS*	0.16	14.97	18.75	24.23	35.78
47) SAVINGS DEPOSITS IPC*	13.53	16.00	18.41	23.84	32.79
48) TIME DEPOSITS IPC*	33.74	40.81	49.16	59.63	65.64
49) PUBLIC TIME & SAVINGS DEPOSITS	0.11	0.37	0.79	3.77	5.16
50) TOTAL TIME & SAVINGS DEPOSITS	43.67	59.20	74.79	80.61	84.15
51) MEMO: MONEY MARKET CD'S	8.93	13.30	25.06	28.08	28.33
52) MEMO: TIME DEPOSITS OVER 100M	2.48	6.05	10.21	26.21	57.73
53) FOREIGN DEPOSITS			25.19		
54) TOTAL DEPOSITS (FGN.& DOM.)	57.75	73.70	95.20	100.42	111.69
55) BORROWINGS	0.21	0.96	9.56	25.32	27.21
56) NET LARGE LIABILITIES	0.00	0.00	0.00	24.07	65.82
57) NON-RATE ASSET/LIABILITY GAP	11.03	14.80	22.25	25.30	29.10
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-44.97	-28.78	8.65	40.62	58.20
59) NET INCOME--1 YR.	-29.00	-15.28	12.22	48.14	85.96
60) AVERAGE ASSETS--1 YR.	8.02	11.78	20.69	75.27	N/A
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-5.91	32.15	70.40	126.41	265.51
62) NET INCOME--5 YRS.	-43.90	18.57	86.92	126.41	266.66
63) AVERAGE ASSETS--5 YRS.	9.23	30.12	40.54	54.02	60.90

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 21 BANKS IN DELAWARE

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.07	11.12	11.43	10.80	12.41	11.55
2) INTEREST EXPENSE	6.45	7.59	6.97	6.59	7.84	7.14
3) NET INTEREST MARGIN	4.61	4.11	5.01	4.20	4.50	4.04
4) TRUST INCOME	0.00	0.00	0.00	0.04	0.53	0.36
5) SERVICE CHARGES ON DEPOSITS*	0.25	0.12	0.46	0.50	0.38	0.24
6) OTHER NON-INTEREST INCOME	0.05	0.17	0.19	0.20	0.24	0.31
7) SALARIES AND BENEFITS	1.18	1.82	1.32	1.64	1.45	2.11
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.65	0.37	0.55	0.58	0.46	0.57
9) LOAN LOSS PROVISION	0.15	0.12	0.07	0.12	0.94	0.20
10) OTHER NON-INTEREST EXPENSE	0.81	0.76	1.07	1.05	2.05	0.86
11) LESS F.T.E. ADJUSTMENT	0.26	0.86	1.09	0.26	0.41	0.57
12) TAX PROVISION	0.44	0.01	0.26	0.36	0.52	0.07
13) RETURN ON ASSETS--OPERATING INCOME	1.33	0.71	1.48	0.87	1.27	0.88
14) RETURN ON ASSETS--NET INCOME	1.33	0.88	1.35	0.86	1.30	0.84
15) RETURN ON EQUITY--NET INCOME	11.57	9.38	16.12	8.26	12.17	12.32
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.95	12.34	12.75	13.35	13.42	12.45
17) BREAK EVEN YIELD	9.92	11.35	10.60	11.57	10.89	10.78
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.23	13.26	15.29	10.43	11.44	11.84
19) YIELD ON LOANS	11.63	11.76	12.24	13.16	13.60	13.36
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.25	0.07	0.09	0.30	0.82	0.33
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.32	0.22	0.12	0.31	0.97	0.41
22) RATE ON TIME AND SAVINGS	9.64	10.38	9.76	9.90	10.34	9.96
23) RATE ON TOTAL INTEREST FUNDS	9.64	10.38	9.59	10.14	10.37	10.09
24) INTEREST EXPENSE % EARNING ASSETS	6.96	8.12	8.25	8.10	8.03	7.70
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	23.97	2.01	15.28	29.29	42.43	8.02
26) CASH DIVIDEND AS % OF OPERATING INCOME	13.37	35.91	23.69	22.15	24.33	37.13
27) CAPITAL FORMATION RATIO	10.33	7.10	13.18	6.40	12.17	7.41
28) EQUITY CAPITAL AS % OF ASSETS	12.26	9.44	7.94	10.22	12.09	6.41
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.63	91.54	89.65	81.70	97.51	92.84
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.28	6.04	6.10	14.76	2.14	4.16
31) NON-INT. INCOME % NON-INT. EXPENSE	11.73	10.00	21.61	20.33	26.88	24.17
32) PERSONNEL EXPENSE PER EMPLOYEE	13125	14544	17461	17082	13965	23425
33) EMPLOYEES PER MILLION ASSETS	0.81	1.04	0.79	0.98	1.01	0.95
34) NON-INTEREST INCOME AS % OF SALARIES	26.92	15.90	43.96	41.37	51.89	41.06
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	10.42	17.13	27.79	27.18	25.60	42.21
36) FED. FUNDS SOLD	25.71	21.20	10.22	16.72	1.94	5.56
37) TOTAL LOANS	56.47	59.23	53.92	55.67	77.27	50.85
38) RESERVE FOR LOAN LOSS	0.31	0.17	0.44	0.68	1.20	0.56
39) REAL ESTATE LOANS--RESIDENTIAL	27.40	33.21	28.21	26.97	22.27	14.27
40) REAL ESTATE LOANS--OTHER	11.22	17.21	10.64	12.18	12.13	5.49
41) COMMERCIAL AND INDUSTRIAL LOANS	3.85	3.81	5.82	5.32	7.89	14.85
42) PERSONAL LOANS	6.61	4.13	5.98	5.15	44.97	15.38
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.89	4.39	8.09	6.72	0.91	5.70
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	23.23	18.98	19.98	26.79	2.46	19.32
45) PUBLIC FUNDS DEMAND DEPOSITS	0.99	0.19	0.28	0.44	0.61	0.21
46) TOTAL DEMAND DEPOSITS*	24.23	19.27	20.30	27.25	2.47	19.65
47) SAVINGS DEPOSITS IPC*	23.84	20.81	26.89	17.72	14.03	18.22
48) TIME DEPOSITS IPC*	45.63	57.08	49.32	50.97	56.96	41.63
49) PUBLIC TIME & SAVINGS DEPOSITS	1.33	0.54	2.18	9.16	1.18	0.76
50) TOTAL TIME & SAVINGS DEPOSITS	76.90	78.25	81.83	77.86	59.20	59.79
51) MEMO: MONEY MARKET CD'S	26.69	24.18	25.06	18.14	20.72	18.75
52) MEMO: TIME DEPOSITS OVER 100M	10.90	5.09	10.23	17.55	43.60	10.52
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	25.19
54) TOTAL DEPOSITS (FGN.& DOM.)	96.46	98.38	99.13	105.12	73.70	79.44
55) BORROWINGS	4.02	0.14	0.75	4.16	14.39	18.68
56) NET LARGE LIABILITIES	0.00	0.00	0.00	11.20	45.71	6.04
57) NON-RATE ASSET/LIABILITY GAP	23.06	21.66	15.62	17.96	17.58	23.26
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	48.14	-28.89	8.65	-17.83	-13.30	10.07
59) NET INCOME--1 YR.	85.96	-20.60	12.22	-9.21	1.99	23.27
60) AVERAGE ASSETS--1 YR.	22.35	13.70	22.03	28.20	57.99	18.71
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	81.79	30.95	111.81	68.70	45.17	40.39
62) NET INCOME--5 YRS.	82.94	58.67	108.03	57.85	31.75	36.71
63) AVERAGE ASSETS--5 YRS.	49.79	36.17	40.63	49.48	20.89	28.84

* DOMESTIC ONLY

District of Columbia

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1982 DISTRICT OF COLUMBIA BASED ON 16 BANKS

Operating Performance—% of Assets

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1) INTEREST INCOME (FTE)	9.71	10.70	11.31	11.94	12.79
2) INTEREST EXPENSE	7.51	6.50	5.49	4.85	3.22
3) NET INTEREST MARGIN	3.59	4.67	6.35	6.90	7.08
4) TRUST INCOME		0.16	0.28	0.53	
5) SERVICE CHARGES ON DEPOSITS*	0.16	0.24	0.44	0.60	0.64
6) OTHER NON-INTEREST INCOME	0.10	0.12	0.18	0.26	0.39
7) SALARIES AND BENEFITS	2.95	2.82	2.33	2.01	1.32
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.26	1.19	0.82	0.42	0.26
9) LOAN LOSS PROVISION	0.48	0.41	0.30	0.17	0.08
10) OTHER NON-INTEREST EXPENSE	3.50	1.96	1.53	0.97	0.80
11) LESS F.T.E. ADJUSTMENT	0.14	0.28	0.50	0.67	1.09
12) TAX PROVISION	0.95	0.41	0.15	0.03	-0.28
13) RETURN ON ASSETS--OPERATING INCOME	-0.13	0.54	0.80	1.35	1.53
14) RETURN ON ASSETS--NET INCOME	-0.13	0.27	0.79	1.40	1.53
15) RETURN ON EQUITY--NET INCOME	-1.24	5.19	10.86	14.89	18.08

Yields and Rates

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.55	13.12	13.46	14.80	15.03
17) BREAK EVEN YIELD	13.76	12.20	11.86	11.19	9.81
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.10	10.64	12.29	13.27	15.39
19) YIELD ON LOANS	12.52	12.77	14.16	14.97	15.46
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.15	0.58	0.43	0.28	0.23
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.12	0.74	0.55	0.39	0.16
22) RATE ON TIME AND SAVINGS	10.27	9.93	9.30	8.39	7.33
23) RATE ON TOTAL INTEREST FUNDS	11.09	10.60	9.94	8.42	7.64
24) INTEREST EXPENSE % EARNING ASSETS	8.84	7.48	6.52	5.81	3.66

Capital Position

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25) EFFECTIVE TAX RATE--OPERATING INCOME	-5.18	8.04	28.19	33.51	43.42
26) CASH DIVIDEND AS % OF OPERATING INCOME	-6.09	33.74	47.23	53.58	58.17
27) CAPITAL FORMATION RATIO	-1.24	2.82	6.71	9.31	14.26
28) EQUITY CAPITAL AS % OF ASSETS	5.25	5.95	7.51	11.06	12.84

Productivity

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
29) EARNING ASSETS AS % OF ASSETS	79.00	81.55	84.26	86.83	88.01
30) CASH & DUE (NON-INT.) AS % OF ASSETS	16.55	14.56	10.30	7.98	7.54
31) NON-INT. INCOME % NON-INT. EXPENSE	7.85	11.13	13.95	27.15	33.40
32) PERSONNEL EXPENSE PER EMPLOYEE	24645	23966	22142	18266	18203
33) EMPLOYEES PER MILLION ASSETS	1.62	1.30	1.10	0.86	0.54
34) NON-INTEREST INCOME AS % OF SALARIES	17.38	24.94	30.29	47.86	61.42

Asset/Liability Management—Use of Funds

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35) INVESTMENT SECURITIES	18.55	22.60	29.42	38.09	38.67
36) FED. FUNDS SOLD	0.82	2.62	5.67	19.99	29.45
37) TOTAL LOANS	46.53	52.13	59.30	70.98	73.76
38) RESERVE FOR LOAN LOSS	0.56	0.58	0.75	0.91	1.06
39) REAL ESTATE LOANS--RESIDENTIAL	4.33	5.49	11.58	17.11	21.28
40) REAL ESTATE LOANS--OTHER	1.64	3.00	9.48	13.38	15.15
41) COMMERCIAL AND INDUSTRIAL LOANS	9.21	10.75	18.76	31.81	48.16
42) PERSONAL LOANS	2.08	5.05	6.75	10.34	13.19
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.96	2.20	6.04	8.77	18.53

Asset/Liability Management—Source of Funds

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
44) DEMAND DEPOSITS* IPC	23.34	29.70	36.91	43.47	46.59
45) PUBLIC FUNDS DEMAND DEPOSITS	0.26	0.36	0.76	5.73	8.87
46) TOTAL DEMAND DEPOSITS*	28.13	30.47	39.19	47.99	49.44
47) SAVINGS DEPOSITS IPC*	9.97	13.48	18.07	21.20	43.75
48) TIME DEPOSITS IPC*	17.62	27.73	31.27	39.03	43.00
49) PUBLIC TIME & SAVINGS DEPOSITS	0.05	0.20	1.49	3.85	5.25
50) TOTAL TIME & SAVINGS DEPOSITS	42.71	44.97	52.99	62.60	71.38
51) MEMO: MONEY MARKET CD'S	3.81	4.05	6.20	11.48	12.21
52) MEMO: TIME DEPOSITS OVER 100M	9.62	12.34	23.73	32.28	33.56
53) FOREIGN DEPOSITS		1.49	19.69	37.95	
54) TOTAL DEPOSITS (FGN.& DOM.)	92.21	92.97	97.20	106.23	108.80
55) BORROWINGS	0.82	3.78	8.94	13.00	15.51
56) NET LARGE LIABILITIES	0.00	4.92	12.71	33.94	35.15
57) NON-RATE ASSET/LIABILITY GAP	20.61	24.33	32.25	38.33	55.02

Growth Statistics

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-115.31	-24.65	2.37	18.81	73.39
59) NET INCOME--1 YR.	-115.31	-16.08	3.31	15.57	139.71
60) AVERAGE ASSETS--1 YR.	-9.87	3.88	12.45	21.68	27.43
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-34.72	14.33	58.43	118.49	220.58
62) NET INCOME--5 YRS.	-49.59	4.41	50.52	97.11	148.62
63) AVERAGE ASSETS--5 YRS.	3.71	15.00	30.72	58.98	98.18

* DOMESTIC ONLY

District of Columbia

MEDIANS BY RESOURCE CLASS FOR 16 BANKS IN DISTRICT OF COLUMBIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	0.00	11.81	10.70	11.30	12.79	11.25
2) INTEREST EXPENSE	0.00	5.53	4.85	4.84	5.68	7.38
3) NET INTEREST MARGIN	0.00	6.28	6.40	6.39	7.08	3.74
4) TRUST INCOME	0.00	0.00	0.00	0.00	0.00	0.28
5) SERVICE CHARGES ON DEPOSITS*	0.00	1.04	0.41	0.57	0.42	0.38
6) OTHER NON-INTEREST INCOME	0.00	0.19	0.13	0.23	0.11	0.26
7) SALARIES AND BENEFITS	0.00	3.40	2.45	2.87	2.14	2.02
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.00	1.95	0.42	0.95	0.94	0.75
9) LOAN LOSS PROVISION	0.00	0.86	0.42	0.12	0.30	0.27
10) OTHER NON-INTEREST EXPENSE	0.00	3.50	1.90	1.89	1.49	0.85
11) LESS F.T.E. ADJUSTMENT	0.00	0.00	0.61	0.27	0.50	0.55
12) TAX PROVISION	0.00	0.03	-0.05	0.31	0.57	0.12
13) RETURN ON ASSETS--OPERATING INCOME	0.00	-2.24	1.14	0.62	1.40	0.78
14) RETURN ON ASSETS--NET INCOME	0.00	-1.43	1.40	0.75	1.40	0.77
15) RETURN ON EQUITY--NET INCOME	0.00	-11.16	11.08	9.75	16.62	10.64
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	0.00	14.95	13.38	13.48	14.80	13.15
17) BREAK EVEN YIELD	0.00	17.75	12.04	12.01	11.81	11.20
18) YIELD ON INVESTMENT SECURITIES (FTE)	0.00	12.93	12.40	12.03	12.48	11.47
19) YIELD ON LOANS	0.00	14.48	14.11	13.18	15.46	14.03
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.00	1.15	0.79	0.54	0.37	0.39
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.00	2.09	0.97	0.27	0.55	0.52
22) RATE ON TIME AND SAVINGS	0.00	8.85	9.08	8.06	9.85	9.84
23) RATE ON TOTAL INTEREST FUNDS	0.00	10.24	9.83	8.12	10.26	10.06
24) INTEREST EXPENSE % EARNING ASSETS	0.00	7.00	6.06	5.77	6.45	8.78
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.00	-1.40	33.51	31.76	28.98	13.38
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	-6.09	16.01	42.35	53.58	50.25
27) CAPITAL FORMATION RATIO	0.00	-12.22	9.31	8.14	7.70	5.02
28) EQUITY CAPITAL AS % OF ASSETS	0.00	12.84	11.21	6.63	8.46	5.96
Productivity						
29) EARNING ASSETS AS % OF ASSETS	0.00	79.00	81.55	83.89	87.14	84.44
30) CASH & DUE (NON-INT.) AS % OF ASSETS	0.00	14.63	16.55	10.21	9.87	10.14
31) NON-INT. INCOME % NON-INT. EXPENSE	0.00	14.01	7.85	13.00	11.65	27.81
32) PERSONNEL EXPENSE PER EMPLOYEE	0	18266	23218	19046	18573	24178
33) EMPLOYEES PER MILLION ASSETS	0.00	1.86	1.05	1.36	1.15	0.81
34) NON-INTEREST INCOME AS % OF SALARIES	0.00	36.49	17.38	28.94	24.94	48.81
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	0.00	27.47	18.55	27.80	23.15	33.53
36) FED. FUNDS SOLD	0.00	19.99	24.91	5.31	2.89	5.73
37) TOTAL LOANS	0.00	52.13	51.38	60.00	73.43	60.61
38) RESERVE FOR LOAN LOSS	0.00	0.58	0.73	0.84	0.75	0.73
39) REAL ESTATE LOANS--RESIDENTIAL	0.00	13.73	6.04	19.47	4.33	11.93
40) REAL ESTATE LOANS--OTHER	0.00	3.00	9.17	6.66	9.87	9.79
41) COMMERCIAL AND INDUSTRIAL LOANS	0.00	23.49	10.75	19.39	48.16	16.28
42) PERSONAL LOANS	0.00	6.67	2.08	5.50	9.65	10.34
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.00	5.80	1.42	7.46	2.68	17.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	0.00	38.75	41.05	38.68	43.47	27.86
45) PUBLIC FUNDS DEMAND DEPOSITS	0.00	0.35	6.94	1.17	0.37	1.83
46) TOTAL DEMAND DEPOSITS*	0.00	39.12	48.05	39.03	43.85	29.08
47) SAVINGS DEPOSITS IPC*	0.00	21.20	17.56	31.61	13.77	13.48
48) TIME DEPOSITS IPC*	0.00	30.35	28.47	28.87	38.40	32.19
49) PUBLIC TIME & SAVINGS DEPOSITS	0.00	1.76	2.94	1.29	0.05	1.36
50) TOTAL TIME & SAVINGS DEPOSITS	0.00	53.32	44.97	69.60	53.97	48.96
51) MEMO: MONEY MARKET CD'S	0.00	11.48	6.37	11.84	4.12	4.05
52) MEMO: TIME DEPOSITS OVER 100M	0.00	12.34	27.39	17.41	32.28	25.18
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	19.69
54) TOTAL DEPOSITS (FGN.& DOM.)	0.00	92.46	97.83	107.51	96.57	93.12
55) BORROWINGS	0.00	16.16	4.43	2.30	8.74	13.00
56) NET LARGE LIABILITIES	0.00	4.92	4.04	7.05	34.21	30.76
57) NON-RATE ASSET/LIABILITY GAP	0.00	34.04	41.58	26.32	37.23	21.12
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	0.00	-296.19	-23.67	24.37	5.36	12.10
59) NET INCOME--1 YR.	0.00	-225.54	-2.75	73.08	6.17	10.91
60) AVERAGE ASSETS--1 YR.	0.00	-9.87	3.88	8.27	23.17	18.78
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	0.00	0.00	55.84	73.33	96.44	16.72
62) NET INCOME--5 YRS.	0.00	0.00	65.92	63.48	97.11	12.09
63) AVERAGE ASSETS--5 YRS.	0.00	0.00	98.18	12.31	58.98	30.72

* DOMESTIC ONLY

Florida

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1982 FLORIDA BASED ON 454 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.48	11.28	11.92	12.64	13.20
2) INTEREST EXPENSE	7.67	7.12	6.45	5.62	4.48
3) NET INTEREST MARGIN	4.12	4.89	5.58	6.43	7.26
4) TRUST INCOME	0.06	0.10	0.23	0.39	0.66
5) SERVICE CHARGES ON DEPOSITS*	0.18	0.27	0.46	0.73	1.01
6) OTHER NON-INTEREST INCOME	0.09	0.14	0.22	0.36	0.62
7) SALARIES AND BENEFITS	2.85	2.30	1.89	1.56	1.28
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.20	0.93	0.68	0.48	0.37
9) LOAN LOSS PROVISION	0.70	0.40	0.22	0.10	0.05
10) OTHER NON-INTEREST EXPENSE	2.48	1.86	1.47	1.17	0.92
11) LESS F.T.E. ADJUSTMENT	0.20	0.36	0.58	0.78	1.03
12) TAX PROVISION	0.97	0.60	0.29	0.10	-0.07
13) RETURN ON ASSETS--OPERATING INCOME	0.31	0.76	1.15	1.53	1.91
14) RETURN ON ASSETS--NET INCOME	0.33	0.79	1.12	1.46	1.90
15) RETURN ON EQUITY--NET INCOME	3.18	9.22	14.35	17.68	22.11
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.35	13.09	13.85	14.79	15.78
17) BREAK EVEN YIELD	14.19	12.53	11.42	10.61	9.64
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.27	11.28	12.21	13.17	14.27
19) YIELD ON LOANS	13.15	13.91	14.77	15.58	16.51
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.16	0.67	0.31	0.13	0.04
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.53	0.82	0.47	0.23	0.10
22) RATE ON TIME AND SAVINGS	10.92	10.14	9.62	9.10	8.04
23) RATE ON TOTAL INTEREST FUNDS	10.88	10.19	9.74	9.22	8.21
24) INTEREST EXPENSE % EARNING ASSETS	8.83	8.16	7.49	6.64	5.40
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	2.29	11.44	23.05	33.77	41.51
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.04	18.35	35.69	58.82	98.26
27) CAPITAL FORMATION RATIO	-2.70	3.73	8.41	13.58	17.99
28) EQUITY CAPITAL AS % OF ASSETS	5.92	6.75	7.84	9.69	12.48
Productivity					
29) EARNING ASSETS AS % OF ASSETS	77.56	82.47	86.79	89.44	91.30
30) CASH & DUE (NON-INT.) AS % OF ASSETS	16.20	11.08	8.04	6.10	4.80
31) NON-INT. INCOME % NON-INT. EXPENSE	11.35	14.96	20.51	26.30	32.78
32) PERSONNEL EXPENSE PER EMPLOYEE	20142	17532	15672	14137	12928
33) EMPLOYEES PER MILLION ASSETS	1.76	1.43	1.19	0.99	0.82
34) NON-INTEREST INCOME AS % OF SALARIES	23.64	32.36	43.75	58.23	72.83
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	20.84	27.96	34.33	43.02	54.57
36) FED. FUNDS SOLD	2.35	4.54	7.58	12.37	18.19
37) TOTAL LOANS	36.60	47.78	57.81	64.55	70.08
38) RESERVE FOR LOAN LOSS	0.28	0.40	0.55	0.70	0.88
39) REAL ESTATE LOANS--RESIDENTIAL	2.95	5.90	10.14	16.77	23.99
40) REAL ESTATE LOANS--OTHER	4.17	7.45	11.62	16.16	19.92
41) COMMERCIAL AND INDUSTRIAL LOANS	3.23	6.15	10.32	14.87	20.68
42) PERSONAL LOANS	5.62	8.17	12.73	18.79	25.44
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.63	2.22	5.07	8.88	12.74
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	16.56	21.54	26.30	33.47	41.85
45) PUBLIC FUNDS DEMAND DEPOSITS	0.13	0.33	0.81	2.11	4.08
46) TOTAL DEMAND DEPOSITS*	17.48	23.24	28.26	35.50	44.32
47) SAVINGS DEPOSITS IPC*	13.21	18.02	24.14	29.52	35.19
48) TIME DEPOSITS IPC*	28.06	35.40	41.15	48.43	53.58
49) PUBLIC TIME & SAVINGS DEPOSITS	0.38	1.33	3.78	7.40	12.23
50) TOTAL TIME & SAVINGS DEPOSITS	56.66	64.28	71.28	78.16	84.13
51) MEMO: MONEY MARKET CD'S	9.44	16.83	22.19	28.26	34.21
52) MEMO: TIME DEPOSITS OVER 100M	2.60	4.71	8.97	15.97	27.59
53) FOREIGN DEPOSITS	0.15	2.63	5.18	7.18	7.24
54) TOTAL DEPOSITS (FGN.& DOM.)	91.35	96.42	100.50	104.17	109.44
55) BORROWINGS	0.36	1.24	4.21	8.76	14.19
56) NET LARGE LIABILITIES	0.00	0.00	1.75	9.83	21.68
57) NON-RATE ASSET/LIABILITY GAP	12.84	18.27	23.89	30.02	36.38
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-46.85	-9.01	14.87	42.85	125.43
59) NET INCOME--1 YR.	-54.24	-8.64	16.69	53.41	131.81
60) AVERAGE ASSETS--1 YR.	1.03	9.26	17.38	31.71	63.50
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-22.35	43.82	107.99	221.27	N/A
62) NET INCOME--5 YRS.	-17.43	43.42	106.16	210.34	N/A
63) AVERAGE ASSETS--5 YRS.	10.72	31.19	50.86	86.08	159.04

* DOMESTIC ONLY

Florida

MEDIANS BY RESOURCE CLASS FOR 454 BANKS IN FLORIDA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.35	12.03	12.05	11.82	11.83	11.52
2) INTEREST EXPENSE	5.22	5.86	6.55	6.44	6.75	6.65
3) NET INTEREST MARGIN	6.80	6.08	5.78	5.50	5.05	5.03
4) TRUST INCOME	13.98	12.94	0.15	0.17	0.23	0.26
5) SERVICE CHARGES ON DEPOSITS*	0.76	0.74	0.49	0.44	0.32	0.41
6) OTHER NON-INTEREST INCOME	0.37	0.20	0.20	0.22	0.23	0.46
7) SALARIES AND BENEFITS	3.02	2.20	1.84	1.82	1.61	2.04
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.13	0.82	0.64	0.67	0.55	0.69
9) LOAN LOSS PROVISION	0.34	0.27	0.19	0.20	0.19	0.30
10) OTHER NON-INTEREST EXPENSE	2.50	1.72	1.42	1.43	1.36	1.55
11) LESS F.T.E. ADJUSTMENT	0.44	0.43	0.56	0.64	0.63	0.60
12) TAX PROVISION	0.53	0.30	0.46	0.23	0.25	0.13
13) RETURN ON ASSETS--OPERATING INCOME	1.21	1.16	1.28	1.11	1.14	1.01
14) RETURN ON ASSETS--NET INCOME	1.03	1.15	1.21	1.12	1.09	0.89
15) RETURN ON EQUITY--NET INCOME	4.79	10.90	15.62	14.61	14.86	14.54
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.44	14.11	14.05	13.82	13.46	13.69
17) BREAK EVEN YIELD	13.26	11.88	11.41	11.21	11.05	11.80
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.13	12.25	12.40	11.76	12.17	12.32
19) YIELD ON LOANS	16.13	15.19	14.88	14.60	14.31	14.64
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.38	0.46	0.26	0.30	0.27	0.50
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.90	0.61	0.38	0.44	0.41	0.64
22) RATE ON TIME AND SAVINGS	9.47	9.62	9.73	9.51	9.62	9.71
23) RATE ON TOTAL INTEREST FUNDS	9.43	9.80	9.83	9.63	9.80	10.01
24) INTEREST EXPENSE % EARNING ASSETS	6.57	7.07	7.55	7.50	7.62	7.84
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	36.70	25.59	26.39	20.61	20.91	13.58
26) CASH DIVIDEND AS % OF OPERATING INCOME	15.28	28.18	27.04	37.84	47.25	49.89
27) CAPITAL FORMATION RATIO	3.97	8.83	10.22	9.19	6.97	6.55
28) EQUITY CAPITAL AS % OF ASSETS	18.55	9.57	8.16	7.68	6.79	6.16
Productivity						
29) EARNING ASSETS AS % OF ASSETS	82.50	85.44	87.10	86.49	88.37	83.63
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.00	8.61	7.89	8.19	7.30	10.98
31) NON-INT. INCOME % NON-INT. EXPENSE	22.57	21.20	19.26	19.52	20.94	28.42
32) PERSONNEL EXPENSE PER EMPLOYEE	19272	15468	15729	15678	15109	16930
33) EMPLOYEES PER MILLION ASSETS	1.75	1.40	1.16	1.16	1.05	1.15
34) NON-INTEREST INCOME AS % OF SALARIES	43.39	45.70	39.43	42.89	47.37	63.17
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	38.04	32.31	34.87	33.52	35.71	32.90
36) FED. FUNDS SOLD	17.67	11.38	7.52	6.93	5.56	8.15
37) TOTAL LOANS	53.12	56.59	57.67	58.28	58.08	53.99
38) RESERVE FOR LOAN LOSS	0.59	0.51	0.52	0.56	0.55	0.70
39) REAL ESTATE LOANS--RESIDENTIAL	7.01	8.79	11.03	11.67	9.92	7.98
40) REAL ESTATE LOANS--OTHER	7.11	10.04	10.79	14.44	11.90	11.48
41) COMMERCIAL AND INDUSTRIAL LOANS	9.15	9.53	10.13	10.25	10.58	14.43
42) PERSONAL LOANS	9.70	13.62	12.45	10.33	14.49	13.78
43) AGRIC./ LEASE FIN./ OTHER LOANS	6.91	7.47	6.17	5.09	1.81	3.59
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	27.60	28.84	25.86	24.97	24.87	32.47
45) PUBLIC FUNDS DEMAND DEPOSITS	1.19	1.16	1.24	0.53	0.67	0.83
46) TOTAL DEMAND DEPOSITS*	30.05	31.44	27.84	27.14	25.70	33.60
47) SAVINGS DEPOSITS IPC*	17.71	23.02	25.19	26.42	23.80	20.80
48) TIME DEPOSITS IPC*	42.25	39.87	43.56	41.72	40.80	36.94
49) PUBLIC TIME & SAVINGS DEPOSITS	4.48	6.08	3.68	3.80	2.91	2.45
50) TOTAL TIME & SAVINGS DEPOSITS	66.35	71.41	72.64	73.14	71.00	58.66
51) MEMO: MONEY MARKET CD'S	17.99	20.94	23.22	23.39	22.36	17.46
52) MEMO: TIME DEPOSITS OVER 100M	14.59	10.72	7.36	9.09	8.59	8.90
53) FOREIGN DEPOSITS	0.00	0.00	0.00	6.19	6.79	3.40
54) TOTAL DEPOSITS (FGN.& DOM.)	95.46	102.69	101.09	101.59	98.10	96.95
55) BORROWINGS	1.22	1.87	2.46	3.31	6.56	14.89
56) NET LARGE LIABILITIES	0.00	1.17	2.21	2.80	0.00	8.53
57) NON-RATE ASSET/LIABILITY GAP	33.64	26.86	23.64	21.68	20.61	22.23
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-4.55	3.33	21.39	7.18	23.16	12.53
59) NET INCOME--1 YR.	1.69	6.48	22.11	8.59	22.26	20.68
60) AVERAGE ASSETS--1 YR.	11.07	14.31	15.50	19.50	19.82	62.03
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	101.28	107.52	133.89	106.15	94.96	206.71
62) NET INCOME--5 YRS.	101.28	114.33	121.33	103.44	85.27	195.60
63) AVERAGE ASSETS--5 YRS.	7.33	38.67	52.42	56.90	58.37	125.29

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 GEORGIA BASED ON 415 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.64	12.15	12.70	13.16	13.72
2) INTEREST EXPENSE	8.35	7.90	7.27	6.53	5.90
3) NET INTEREST MARGIN	4.33	4.80	5.39	6.13	6.81
4) TRUST INCOME	0.03	0.05	0.13	0.24	0.37
5) SERVICE CHARGES ON DEPOSITS*	0.26	0.43	0.61	0.81	1.06
6) OTHER NON-INTEREST INCOME	0.10	0.18	0.27	0.42	0.64
7) SALARIES AND BENEFITS	2.70	2.32	1.95	1.67	1.47
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.88	0.71	0.53	0.38	0.27
9) LOAN LOSS PROVISION	0.82	0.48	0.25	0.13	0.06
10) OTHER NON-INTEREST EXPENSE	1.93	1.66	1.31	1.04	0.87
11) LESS F.T.E. ADJUSTMENT	0.18	0.41	0.67	0.97	1.24
12) TAX PROVISION	0.69	0.43	0.23	0.04	-0.14
13) RETURN ON ASSETS--OPERATING INCOME	0.45	0.94	1.28	1.63	1.97
14) RETURN ON ASSETS--NET INCOME	0.38	0.93	1.27	1.63	1.90
15) RETURN ON EQUITY--NET INCOME	4.93	10.18	13.80	16.88	19.38
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.18	13.67	14.30	14.93	15.56
17) BREAK EVEN YIELD	13.81	12.62	11.77	11.07	10.36
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.08	11.91	12.82	13.88	14.96
19) YIELD ON LOANS	13.87	14.58	15.31	15.97	16.77
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.39	0.77	0.40	0.18	0.04
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.55	0.93	0.52	0.28	0.12
22) RATE ON TIME AND SAVINGS	11.72	11.26	10.73	10.21	9.74
23) RATE ON TOTAL INTEREST FUNDS	11.73	11.28	10.76	10.23	9.75
24) INTEREST EXPENSE % EARNING ASSETS	9.35	8.85	8.21	7.46	6.80
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-3.46	5.47	16.16	25.57	33.86
26) CASH DIVIDEND AS % OF OPERATING INCOME	6.36	13.97	25.39	41.66	70.41
27) CAPITAL FORMATION RATIO	0.39	5.76	9.54	13.12	15.39
28) EQUITY CAPITAL AS % OF ASSETS	7.06	8.07	9.27	10.85	12.44
Productivity					
29) EARNING ASSETS AS % OF ASSETS	83.67	86.38	88.76	91.05	92.63
30) CASH & DUE (NON-INT.) AS % OF ASSETS	12.14	9.38	6.91	5.35	4.19
31) NON-INT. INCOME % NON-INT. EXPENSE	15.68	20.11	24.94	30.15	35.08
32) PERSONNEL EXPENSE PER EMPLOYEE	20888	18916	17433	15750	14187
33) EMPLOYEES PER MILLION ASSETS	1.66	1.33	1.10	0.94	0.82
34) NON-INTEREST INCOME AS % OF SALARIES	30.48	38.13	48.52	60.20	71.12
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	18.47	24.23	32.69	40.77	50.16
36) FED. FUNDS SOLD	3.70	5.80	9.31	14.96	22.30
37) TOTAL LOANS	39.80	48.28	57.27	65.42	71.29
38) RESERVE FOR LOAN LOSS	0.33	0.48	0.60	0.76	1.02
39) REAL ESTATE LOANS--RESIDENTIAL	2.93	5.18	8.57	12.99	19.29
40) REAL ESTATE LOANS--OTHER	3.51	6.18	9.57	14.45	18.23
41) COMMERCIAL AND INDUSTRIAL LOANS	2.82	5.55	9.11	14.42	19.65
42) PERSONAL LOANS	7.96	11.70	16.45	21.97	27.01
43) AGR[illegible] / LEASE FIN./ OTHER LOANS	1.66	3.73	8.11	13.86	19.79
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	14.18	16.85	20.61	25.53	31.11
45) PUBLIC FUNDS DEMAND DEPOSITS	0.78	1.40	2.33	3.49	5.19
46) TOTAL DEMAND DEPOSITS*	16.34	19.52	23.70	28.79	34.42
47) SAVINGS DEPOSITS IPC*	9.65	12.57	15.63	19.04	22.05
48) TIME DEPOSITS IPC*	38.28	46.88	54.00	59.42	64.12
49) PUBLIC TIME & SAVINGS DEPOSITS	0.92	2.07	4.32	7.05	10.75
50) TOTAL TIME & SAVINGS DEPOSITS	63.81	69.88	74.50	79.09	82.46
51) MEMO: MONEY MARKET CD'S	15.57	19.29	23.66	27.61	31.44
52) MEMO: TIME DEPOSITS OVER 100M	2.77	5.36	9.05	13.46	21.15
53) FOREIGN DEPOSITS		0.36	2.32	8.04	
54) TOTAL DEPOSITS (FGN.& DOM.)	92.88	95.24	98.46	101.29	105.23
55) BORROWINGS	0.15	0.46	1.34	4.37	8.43
56) NET LARGE LIABILITIES	0.00	0.00	0.00	3.55	11.31
57) NON-RATE ASSET/LIABILITY GAP	16.66	19.89	23.88	28.30	33.01
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-57.79	-22.43	-0.56	18.02	39.16
59) NET INCOME--1 YR.	-56.31	-20.99	1.61	19.50	49.74
60) AVERAGE ASSETS--1 YR.	5.19	9.83	15.90	23.52	32.23
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-36.90	23.52	77.22	140.32	246.61
62) NET INCOME--5 YRS.	-31.76	23.25	76.60	134.45	234.48
63) AVERAGE ASSETS--5 YRS.	19.25	29.82	42.97	58.48	78.69

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 415 BANKS IN GEORGIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.61	12.85	12.73	12.62	12.43	10.90
2) INTEREST EXPENSE	7.20	7.47	7.40	7.11	6.48	5.91
3) NET INTEREST MARGIN	5.39	5.27	5.36	5.50	5.81	4.87
4) TRUST INCOME	0.00	0.00	0.04	0.05	0.17	0.23
5) SERVICE CHARGES ON DEPOSITS*	0.58	0.66	0.57	0.62	0.73	0.41
6) OTHER NON-INTEREST INCOME	0.29	0.27	0.25	0.24	0.27	0.63
7) SALARIES AND BENEFITS	2.28	1.91	1.80	1.88	2.18	1.97
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.63	0.50	0.49	0.56	0.62	0.61
9) LOAN LOSS PROVISION	0.31	0.25	0.24	0.27	0.25	0.33
10) OTHER NON-INTEREST EXPENSE	1.55	1.31	1.14	1.32	1.60	1.66
11) LESS F.T.E. ADJUSTMENT	0.32	0.56	0.79	0.86	0.95	0.58
12) TAX PROVISION	0.30	0.26	0.19	0.18	0.12	0.06
13) RETURN ON ASSETS--OPERATING INCOME	1.22	1.28	1.26	1.41	1.39	0.98
14) RETURN ON ASSETS--NET INCOME	1.21	1.29	1.27	1.39	1.25	0.96
15) RETURN ON EQUITY--NET INCOME	11.19	13.30	14.06	15.82	14.31	16.55
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.42	14.33	14.38	14.19	14.05	13.60
17) BREAK EVEN YIELD	12.59	11.97	11.62	11.58	11.51	11.49
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.67	12.84	12.83	12.98	12.63	11.80
19) YIELD ON LOANS	15.67	15.38	15.08	15.03	15.46	14.99
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.64	0.37	0.39	0.39	0.35	0.43
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.64	0.50	0.50	0.49	0.46	0.68
22) RATE ON TIME AND SAVINGS	10.79	10.91	10.78	10.56	10.19	10.13
23) RATE ON TOTAL INTEREST FUNDS	10.81	10.93	10.82	10.60	10.24	10.36
24) INTEREST EXPENSE % EARNING ASSETS	8.22	8.39	8.35	8.02	7.42	7.45
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	19.43	19.35	13.78	12.93	10.39	6.76
26) CASH DIVIDEND AS % OF OPERATING INCOME	18.36	23.69	25.29	33.14	48.57	31.85
27) CAPITAL FORMATION RATIO	9.98	9.52	10.40	10.59	6.60	9.83
28) EQUITY CAPITAL AS % OF ASSETS	10.73	9.53	9.13	8.60	8.38	5.56
Productivity						
29) EARNING ASSETS AS % OF ASSETS	87.62	89.68	89.48	89.00	88.03	79.52
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.89	6.90	6.05	6.39	8.08	12.27
31) NON-INT. INCOME % NON-INT. EXPENSE	23.22	24.56	24.77	26.42	28.26	33.08
32) PERSONNEL EXPENSE PER EMPLOYEE	16353	17402	17775	17309	17438	19908
33) EMPLOYEES PER MILLION ASSETS	1.40	1.06	1.05	1.08	1.23	1.06
34) NON-INTEREST INCOME AS % OF SALARIES	42.43	47.92	47.59	52.30	56.12	66.97
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	30.22	32.37	35.00	32.48	33.74	27.34
36) FED. FUNDS SOLD	14.98	10.13	7.93	7.80	7.57	5.33
37) TOTAL LOANS	55.50	56.91	56.46	60.50	59.31	60.62
38) RESERVE FOR LOAN LOSS	0.54	0.59	0.57	0.60	0.76	1.03
39) REAL ESTATE LOANS--RESIDENTIAL	5.59	8.75	9.56	8.62	6.14	5.50
40) REAL ESTATE LOANS--OTHER	10.64	8.86	10.14	9.85	8.55	6.62
41) COMMERCIAL AND INDUSTRIAL LOANS	6.79	8.22	8.64	10.37	17.08	23.30
42) PERSONAL LOANS	14.34	14.98	16.22	16.85	22.11	17.92
43) AGRIC./ LEASE FIN./ OTHER LOANS	13.24	9.47	7.26	6.48	3.37	6.13
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	21.44	19.34	19.94	20.98	26.70	34.25
45) PUBLIC FUNDS DEMAND DEPOSITS	2.77	2.85	2.13	2.29	1.87	2.59
46) TOTAL DEMAND DEPOSITS*	25.42	22.00	22.84	23.91	28.86	36.81
47) SAVINGS DEPOSITS IPC*	15.15	15.02	15.76	15.96	18.48	11.22
48) TIME DEPOSITS IPC*	55.80	55.90	53.93	50.83	43.32	28.51
49) PUBLIC TIME & SAVINGS DEPOSITS	2.86	3.93	4.91	4.80	5.78	1.46
50) TOTAL TIME & SAVINGS DEPOSITS	75.71	77.21	74.93	72.23	66.67	41.93
51) MEMO: MONEY MARKET CD'S	26.32	25.19	23.50	21.69	17.29	8.02
52) MEMO: TIME DEPOSITS OVER 100M	5.66	7.79	9.57	11.29	11.70	14.07
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	2.32
54) TOTAL DEPOSITS (FGN.& DOM.)	100.34	98.87	97.85	97.41	96.93	79.85
55) BORROWINGS	0.89	0.74	0.81	1.56	5.94	28.49
56) NET LARGE LIABILITIES	0.00	0.00	0.00	1.48	0.00	19.15
57) NON-RATE ASSET/LIABILITY GAP	24.03	22.25	23.17	25.09	26.80	29.43
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-15.47	-3.25	-0.63	3.81	8.18	13.83
59) NET INCOME--1 YR.	-11.96	-0.59	4.96	9.31	3.98	13.79
60) AVERAGE ASSETS--1 YR.	12.23	14.49	16.84	19.79	20.31	36.08
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	58.69	79.05	80.60	73.44	71.65	189.00
62) NET INCOME--5 YRS.	66.65	83.68	75.97	71.15	53.29	180.35
63) AVERAGE ASSETS--5 YRS.	42.01	43.68	43.47	47.02	36.84	39.20

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 HAWAII BASED ON 10 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (PTE)	9.84	11.02	11.31	12.29	12.92
2) INTEREST EXPENSE	7.86	7.20	7.02	5.68	4.09
3) NET INTEREST MARGIN	3.93	4.24	4.44	5.35	7.80
4) TRUST INCOME			0.20		
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.26	0.33	0.41	0.71
6) OTHER NON-INTEREST INCOME	0.20	0.40	0.47	0.67	1.07
7) SALARIES AND BENEFITS	5.02	2.55	2.16	2.02	1.80
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	5.34	1.33	0.86	0.63	0.60
9) LOAN LOSS PROVISION	1.32	0.44	0.32	0.25	0.15
10) OTHER NON-INTEREST EXPENSE	12.15	1.61	1.42	0.93	0.78
11) LESS F.T.E. ADJUSTMENT	0.03	0.17	0.35	0.46	0.46
12) TAX PROVISION	0.46	0.22	0.14	0.03	-0.18
13) RETURN ON ASSETS--OPERATING INCOME	-16.62	-0.10	0.23	0.66	1.09
14) RETURN ON ASSETS--NET INCOME	-16.62	0.04	0.50	0.74	1.05
15) RETURN ON EQUITY--NET INCOME	-32.97	0.66	7.94	14.98	17.92
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.04	12.82	13.34	14.59	15.69
17) BREAK EVEN YIELD	41.05	13.15	12.62	11.59	11.14
18) YIELD ON INVESTMENT SECURITIES (PTE)	10.56	10.81	11.56	12.48	12.73
19) YIELD ON LOANS	12.73	13.40	14.13	15.24	16.87
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.99	0.74	0.57	0.19	0.14
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.02	0.70	0.55	0.43	0.22
22) RATE ON TIME AND SAVINGS	11.10	10.25	9.66	9.11	7.73
23) RATE ON TOTAL INTEREST FUNDS	11.14	10.34	9.81	9.60	8.40
24) INTEREST EXPENSE % EARNING ASSETS	8.93	8.25	8.03	6.89	6.21
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	7.35	9.38	15.93	29.67	31.37
26) CASH DIVIDEND AS % OF OPERATING INCOME	-55.31	31.90	42.71	79.75	81.30
27) CAPITAL FORMATION RATIO	-32.97	-0.15	2.41	8.32	17.92
28) EQUITY CAPITAL AS % OF ASSETS	4.17	5.37	5.79	6.98	50.43
Productivity					
29) EARNING ASSETS AS % OF ASSETS	64.50	82.46	86.68	88.05	89.76
30) CASH & DUE (NON-INT.) AS % OF ASSETS	20.81	10.88	8.01	6.69	6.18
31) NON-INT. INCOME % NON-INT. EXPENSE	2.55	15.41	21.20	26.06	27.39
32) PERSONNEL EXPENSE PER EMPLOYEE	20365	19220	17570	16912	16105
33) EMPLOYEES PER MILLION ASSETS	2.87	1.52	1.19	1.07	0.93
34) NON-INTEREST INCOME AS % OF SALARIES	11.46	30.02	45.13	47.97	56.67
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	11.19	19.47	26.18	29.31	35.98
36) FED. FUNDS SOLD	0.90	1.27	2.57	9.33	41.44
37) TOTAL LOANS	58.32	63.06	69.46	75.03	78.98
38) RESERVE FOR LOAN LOSS	0.24	0.49	0.66	0.70	0.76
39) REAL ESTATE LOANS--RESIDENTIAL	13.15	17.45	21.98	25.40	28.84
40) REAL ESTATE LOANS--OTHER	3.17	3.85	9.31	10.38	16.20
41) COMMERCIAL AND INDUSTRIAL LOANS	13.37	15.75	18.68	23.48	37.49
42) PERSONAL LOANS	4.06	6.24	14.33	15.86	20.46
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.48	1.67	3.45	15.95	19.50
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	16.21	19.73	21.91	24.28	29.69
45) PUBLIC FUNDS DEMAND DEPOSITS	0.08	0.30	0.52	0.77	1.96
46) TOTAL DEMAND DEPOSITS*	16.70	20.60	23.05	25.06	29.80
47) SAVINGS DEPOSITS IPC*	15.16	15.66	17.35	22.84	28.44
48) TIME DEPOSITS IPC*	29.92	33.63	37.07	44.06	49.36
49) PUBLIC TIME & SAVINGS DEPOSITS	6.11	13.93	19.08	23.46	25.31
50) TOTAL TIME & SAVINGS DEPOSITS	58.99	68.19	75.21	81.06	84.85
51) MEMO: MONEY MARKET CD'S	8.12	11.03	15.37	19.03	22.73
52) MEMO: TIME DEPOSITS OVER 100M	8.91	20.54	31.70	37.10	41.42
53) FOREIGN DEPOSITS		6.59	10.84	15.09	
54) TOTAL DEPOSITS (FGN.& DOM.)	75.70	99.21	101.76	103.71	107.31
55) BORROWINGS	1.06	1.73	2.34	3.80	9.59
56) NET LARGE LIABILITIES	0.00	8.66	22.38	31.67	33.62
57) NON-RATE ASSET/LIABILITY GAP	14.23	17.47	18.33	19.79	41.00
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-153.84	-110.75	4.97	35.73	102.97
59) NET INCOME--1 YR.	-130.76	-95.27	18.28	50.54	254.89
60) AVERAGE ASSETS--1 YR.	-58.39	2.83	15.06	18.52	47.41
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-150.00	-88.31	-11.32	58.69	79.70
62) NET INCOME--5 YRS.	-87.34	-52.18	25.90	77.43	137.15
63) AVERAGE ASSETS--5 YRS.	14.78	28.11	41.81	52.79	65.87

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 10 BANKS IN HAWAII

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.38	0.00	0.00	9.93	11.32	11.50
2) INTEREST EXPENSE	4.60	0.00	0.00	5.68	7.20	7.11
3) NET INTEREST MARGIN	6.77	0.00	0.00	4.24	4.42	4.39
4) TRUST INCOME	0.00	0.00	0.00	0.00	0.00	0.20
5) SERVICE CHARGES ON DEPOSITS*	0.40	0.00	0.00	0.54	0.34	0.26
6) OTHER NON-INTEREST INCOME	0.33	0.00	0.00	0.47	0.62	0.53
7) SALARIES AND BENEFITS	4.32	0.00	0.00	2.12	2.19	1.91
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	3.59	0.00	0.00	1.33	0.84	0.62
9) LOAN LOSS PROVISION	0.88	0.00	0.00	0.25	0.38	0.20
10) OTHER NON-INTEREST EXPENSE	7.22	0.00	0.00	1.43	1.42	0.85
11) LESS F.T.E. ADJUSTMENT	0.00	0.00	0.00	0.22	0.34	0.41
12) TAX PROVISION	-0.18	0.00	0.00	0.00	0.12	0.31
13) RETURN ON ASSETS--OPERATING INCOME	-8.52	0.00	0.00	-0.10	0.34	0.95
14) RETURN ON ASSETS--NET INCOME	-8.43	0.00	0.00	0.04	0.66	0.94
15) RETURN ON EQUITY--NET INCOME	-17.14	0.00	0.00	0.66	9.52	16.30
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.48	0.00	0.00	12.04	13.09	13.20
17) BREAK EVEN YIELD	28.73	0.00	0.00	11.90	12.63	11.27
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.33	0.00	0.00	10.56	11.56	11.82
19) YIELD ON LOANS	16.05	0.00	0.00	14.11	13.40	13.88
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.99	0.00	0.00	0.59	0.57	0.29
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.60	0.00	0.00	0.49	0.61	0.35
22) RATE ON TIME AND SAVINGS	8.42	0.00	0.00	8.41	9.73	10.42
23) RATE ON TOTAL INTEREST FUNDS	9.93	0.00	0.00	8.40	9.74	10.51
24) INTEREST EXPENSE % EARNING ASSETS	6.27	0.00	0.00	6.89	8.05	8.17
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	31.37	0.00	0.00	0.00	12.19	23.11
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	0.00	0.00	-55.31	79.75	40.87
27) CAPITAL FORMATION RATIO	-17.14	0.00	0.00	-0.15	3.04	9.75
28) EQUITY CAPITAL AS % OF ASSETS	34.19	0.00	0.00	6.97	5.37	5.79
Productivity						
29) EARNING ASSETS AS % OF ASSETS	73.41	0.00	0.00	82.46	87.39	87.09
30) CASH & DUE (NON-INT.) AS % OF ASSETS	15.84	0.00	0.00	11.22	7.56	6.23
31) NON-INT. INCOME % NON-INT. EXPENSE	6.98	0.00	0.00	20.80	21.60	26.72
32) PERSONNEL EXPENSE PER EMPLOYEE	16774	0	0	19220	17014	19845
33) EMPLOYEES PER MILLION ASSETS	2.56	0.00	0.00	1.10	1.20	0.96
34) NON-INTEREST INCOME AS % OF SALARIES	18.31	0.00	0.00	47.97	44.05	47.38
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	11.19	0.00	0.00	26.77	25.11	28.87
36) FED. FUNDS SOLD	25.38	0.00	0.00	9.49	1.27	3.21
37) TOTAL LOANS	68.55	0.00	0.00	63.06	73.46	67.36
38) RESERVE FOR LOAN LOSS	0.45	0.00	0.00	0.66	0.66	0.56
39) REAL ESTATE LOANS--RESIDENTIAL	24.13	0.00	0.00	16.60	24.64	17.49
40) REAL ESTATE LOANS--OTHER	16.20	0.00	0.00	3.17	9.31	9.75
41) COMMERCIAL AND INDUSTRIAL LOANS	19.40	0.00	0.00	22.83	18.75	17.18
42) PERSONAL LOANS	5.15	0.00	0.00	5.15	15.86	13.34
43) AGRIC./ LEASE FIN./ OTHER LOANS	12.20	0.00	0.00	15.95	1.67	10.13
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	22.95	0.00	0.00	28.58	22.34	20.60
45) PUBLIC FUNDS DEMAND DEPOSITS	0.16	0.00	0.00	0.34	0.65	1.51
46) TOTAL DEMAND DEPOSITS*	23.25	0.00	0.00	29.16	22.65	22.12
47) SAVINGS DEPOSITS IPC*	25.69	0.00	0.00	21.98	16.76	16.00
48) TIME DEPOSITS IPC*	34.83	0.00	0.00	29.92	44.06	33.62
49) PUBLIC TIME & SAVINGS DEPOSITS	6.11	0.00	0.00	21.01	21.17	16.99
50) TOTAL TIME & SAVINGS DEPOSITS	63.59	0.00	0.00	72.92	81.06	66.63
51) MEMO: MONEY MARKET CD'S	14.46	0.00	0.00	8.12	17.00	11.86
52) MEMO: TIME DEPOSITS OVER 100M	11.42	0.00	0.00	32.73	37.10	28.77
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	10.84
54) TOTAL DEPOSITS (FGN.& DOM.)	86.85	0.00	0.00	102.09	103.71	99.63
55) BORROWINGS	0.00	0.00	0.00	9.59	1.83	3.77
56) NET LARGE LIABILITIES	0.00	0.00	0.00	31.67	24.41	22.38
57) NON-RATE ASSET/LIABILITY GAP	36.40	0.00	0.00	17.47	17.87	18.96
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-153.84	0.00	0.00	-110.75	34.60	13.61
59) NET INCOME--1 YR.	-130.76	0.00	0.00	-95.27	33.17	12.51
60) AVERAGE ASSETS--1 YR.	-28.07	0.00	0.00	47.41	13.83	16.95
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	0.00	0.00	0.00	-150.00	-27.16	56.11
62) NET INCOME--5 YRS.	0.00	0.00	0.00	-87.34	16.07	56.58
63) AVERAGE ASSETS--5 YRS.	0.00	0.00	0.00	28.67	38.26	59.33

* DOMESTIC ONLY

Idaho

PROFIT DISTRIBUTION PROFILE 1982 IDAHO BASED ON 27 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.91	12.07	12.67	13.60	13.91
2) INTEREST EXPENSE	8.22	8.05	7.67	7.19	6.82
3) NET INTEREST MARGIN	4.18	4.64	5.06	5.78	6.71
4) TRUST INCOME	0.03	0.04	0.07	0.13	0.18
5) SERVICE CHARGES ON DEPOSITS*	0.18	0.27	0.53	0.67	0.81
6) OTHER NON-INTEREST INCOME	0.09	0.21	0.31	0.50	0.78
7) SALARIES AND BENEFITS	2.91	2.43	2.18	1.88	1.62
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.99	0.78	0.62	0.48	0.35
9) LOAN LOSS PROVISION	1.86	0.80	0.40	0.20	0.13
10) OTHER NON-INTEREST EXPENSE	2.51	1.57	1.28	0.97	0.73
11) LESS F.T.E. ADJUSTMENT	0.14	0.28	0.46	0.70	0.73
12) TAX PROVISION	0.84	0.55	0.14	0.02	-0.29
13) RETURN ON ASSETS--OPERATING INCOME	0.01	0.41	0.82	1.08	1.58
14) RETURN ON ASSETS--NET INCOME	-0.02	0.41	0.82	1.12	1.51
15) RETURN ON EQUITY--NET INCOME	-0.37	4.90	10.87	12.75	16.25
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.24	14.05	14.96	16.22	17.43
17) BREAK EVEN YIELD	16.63	15.30	13.20	11.85	11.06
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.58	11.10	12.47	13.36	16.19
19) YIELD ON LOANS	13.93	14.51	15.47	16.18	16.81
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.60	1.12	0.53	0.19	0.12
21) LOAN LOSS PROVISION % AVERAGE LOANS	3.37	1.44	0.61	0.33	0.24
22) RATE ON TIME AND SAVINGS	11.68	11.24	10.42	10.08	9.74
23) RATE ON TOTAL INTEREST FUNDS	11.69	11.17	10.55	10.28	9.71
24) INTEREST EXPENSE % EARNING ASSETS	9.84	9.52	8.87	8.48	7.69
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-30.03	4.22	18.67	34.69	51.35
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.51	13.07	24.20	44.93	N/A
27) CAPITAL FORMATION RATIO	-3.51	4.39	8.07	10.65	12.86
28) EQUITY CAPITAL AS % OF ASSETS	5.59	6.16	7.41	9.80	13.04
Productivity					
29) EARNING ASSETS AS % OF ASSETS	77.84	83.44	87.04	88.82	90.23
30) CASH & DUE (NON-INT.) AS % OF ASSETS	17.26	11.32	8.08	6.44	5.21
31) NON-INT. INCOME % NON-INT. EXPENSE	13.06	17.52	21.17	25.99	28.54
32) PERSONNEL EXPENSE PER EMPLOYEE	22388	20214	18366	17513	15375
33) EMPLOYEES PER MILLION ASSETS	1.52	1.37	1.19	0.97	0.90
34) NON-INTEREST INCOME AS % OF SALARIES	27.01	31.38	40.31	46.55	56.29
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	11.11	20.78	24.27	30.76	32.29
36) FED. FUNDS SOLD	1.62	2.75	5.23	7.51	9.37
37) TOTAL LOANS	60.71	63.21	67.78	75.50	81.88
38) RESERVE FOR LOAN LOSS	0.13	0.32	0.56	0.65	0.69
39) REAL ESTATE LOANS--RESIDENTIAL	1.72	2.74	6.11	11.02	15.71
40) REAL ESTATE LOANS--OTHER	2.40	4.35	5.84	7.16	9.42
41) COMMERCIAL AND INDUSTRIAL LOANS	8.74	11.99	20.81	29.21	44.76
42) PERSONAL LOANS	3.72	8.26	10.41	17.13	20.55
43) AGRIC./ LEASE FIN./ OTHER LOANS	6.20	10.02	19.45	33.27	44.56
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	14.58	17.07	19.68	21.48	25.03
45) PUBLIC FUNDS DEMAND DEPOSITS	0.80	1.03	1.39	2.22	4.14
46) TOTAL DEMAND DEPOSITS*	16.71	18.79	20.86	23.75	28.07
47) SAVINGS DEPOSITS IPC*	11.78	15.68	17.67	19.39	22.31
48) TIME DEPOSITS IPC*	41.96	46.86	52.24	56.26	59.64
49) PUBLIC TIME & SAVINGS DEPOSITS	3.57	4.50	7.68	11.44	18.26
50) TOTAL TIME & SAVINGS DEPOSITS	70.01	74.24	78.67	80.80	84.03
51) MEMO: MONEY MARKET CD'S	20.04	22.24	30.46	33.63	37.66
52) MEMO: TIME DEPOSITS OVER 100M	7.00	8.36	12.36	19.91	30.34
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	88.73	95.40	100.21	103.35	105.77
55) BORROWINGS	0.20	1.91	5.08	11.50	15.94
56) NET LARGE LIABILITIES	0.00	3.73	11.09	25.66	32.80
57) NON-RATE ASSET/LIABILITY GAP	11.25	13.99	15.96	18.97	22.96
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-93.96	-18.75	4.27	26.44	54.25
59) NET INCOME--1 YR.	-81.63	-18.75	1.23	16.18	45.76
60) AVERAGE ASSETS--1 YR.	-1.27	9.09	14.51	20.65	28.93
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-98.14	-10.34	36.36	70.68	317.33
62) NET INCOME--5 YRS.	-103.71	-7.75	32.60	71.57	298.07
63) AVERAGE ASSETS--5 YRS.	3.28	25.91	37.87	53.37	189.46

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 27 BANKS IN IDAHO

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.24	13.10	13.23	12.65	11.89	12.00
2) INTEREST EXPENSE	6.28	8.05	7.19	7.57	7.80	7.67
3) NET INTEREST MARGIN	5.95	5.06	5.78	5.42	4.78	4.33
4) TRUST INCOME	0.00	0.03	0.00	0.05	0.12	0.08
5) SERVICE CHARGES ON DEPOSITS*	0.59	0.53	0.37	0.64	0.50	0.34
6) OTHER NON-INTEREST INCOME	0.26	0.35	0.20	0.33	0.31	0.36
7) SALARIES AND BENEFITS	2.70	2.18	2.11	2.36	2.21	1.88
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.70	0.66	0.27	0.60	0.68	0.40
9) LOAN LOSS PROVISION	1.31	0.58	0.22	0.38	0.22	0.29
10) OTHER NON-INTEREST EXPENSE	2.13	1.51	1.16	1.09	1.07	1.43
11) LESS F.T.E. ADJUSTMENT	0.03	0.45	0.76	0.42	0.52	0.51
12) TAX PROVISION	0.12	0.02	1.16	0.69	0.10	0.25
13) RETURN ON ASSETS--OPERATING INCOME	-0.13	0.51	1.40	0.82	0.83	0.70
14) RETURN ON ASSETS--NET INCOME	-0.15	0.52	1.40	0.87	0.82	0.70
15) RETURN ON EQUITY--NET INCOME	-2.27	8.70	12.54	13.70	9.37	12.56
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	16.20	16.35	15.20	14.90	13.38	13.83
17) BREAK EVEN YIELD	16.34	15.30	11.06	13.60	12.88	11.85
18) YIELD ON INVESTMENT SECURITIES (FTE)	15.48	12.47	12.91	12.32	11.10	12.07
19) YIELD ON LOANS	15.10	15.85	16.14	16.03	14.07	14.12
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.31	1.05	0.25	0.57	0.34	0.24
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.54	0.96	0.42	0.57	0.35	0.45
22) RATE ON TIME AND SAVINGS	10.32	11.37	10.17	10.50	10.24	10.07
23) RATE ON TOTAL INTEREST FUNDS	10.24	11.17	10.17	10.55	10.61	10.37
24) INTEREST EXPENSE % EARNING ASSETS	8.37	9.52	7.98	8.57	8.87	8.74
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	9.47	18.69	38.41	32.96	5.30	15.39
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	12.81	67.68	25.12	21.77	44.93
27) CAPITAL FORMATION RATIO	-2.27	8.70	11.50	10.45	7.58	8.07
28) EQUITY CAPITAL AS % OF ASSETS	19.91	7.41	8.37	6.39	6.76	6.11
Productivity						
29) EARNING ASSETS AS % OF ASSETS	75.55	85.08	87.96	84.89	88.65	87.47
30) CASH & DUE (NON-INT.) AS % OF ASSETS	15.17	7.20	8.08	9.35	6.92	8.32
31) NON-INT. INCOME % NON-INT. EXPENSE	15.70	20.78	18.07	25.64	22.00	25.99
32) PERSONNEL EXPENSE PER EMPLOYEE	19064	18366	18745	17640	19500	18246
33) EMPLOYEES PER MILLION ASSETS	1.43	1.26	0.97	1.34	1.17	1.00
34) NON-INTEREST INCOME AS % OF SALARIES	32.08	39.32	32.97	43.54	44.02	41.62
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	22.55	21.14	32.29	28.86	23.19	28.39
36) FED. FUNDS SOLD	9.88	6.59	4.23	4.17	6.91	2.75
37) TOTAL LOANS	66.62	72.57	61.48	66.68	69.72	67.76
38) RESERVE FOR LOAN LOSS	0.91	0.28	0.62	0.57	0.66	0.60
39) REAL ESTATE LOANS--RESIDENTIAL	9.03	4.50	4.67	5.39	8.74	12.48
40) REAL ESTATE LOANS--OTHER	5.77	4.85	4.36	6.86	5.35	9.30
41) COMMERCIAL AND INDUSTRIAL LOANS	31.19	20.31	8.74	23.04	21.45	20.81
42) PERSONAL LOANS	13.46	14.31	7.57	8.26	10.73	16.02
43) AGRIC./ LEASE FIN./ OTHER LOANS	8.06	29.30	29.49	19.45	15.24	12.28
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	20.63	18.84	16.63	21.26	20.37	17.32
45) PUBLIC FUNDS DEMAND DEPOSITS	2.56	1.50	1.16	1.51	1.23	1.35
46) TOTAL DEMAND DEPOSITS*	23.22	20.05	19.31	23.50	21.60	18.67
47) SAVINGS DEPOSITS IPC*	15.92	16.95	21.73	17.44	18.74	19.28
48) TIME DEPOSITS IPC*	48.05	52.39	52.80	55.93	52.75	48.93
49) PUBLIC TIME & SAVINGS DEPOSITS	11.27	11.44	5.51	4.50	4.52	4.02
50) TOTAL TIME & SAVINGS DEPOSITS	75.25	80.60	81.31	79.31	76.64	72.35
51) MEMO: MONEY MARKET CD'S	22.31	31.17	33.03	28.40	30.95	24.00
52) MEMO: TIME DEPOSITS OVER 100M	23.89	14.07	5.57	12.36	11.70	15.52
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	98.48	102.40	102.19	101.12	97.23	88.73
55) BORROWINGS	5.98	4.73	0.51	4.43	6.63	11.58
56) NET LARGE LIABILITIES	18.72	7.46	1.33	12.77	7.81	12.47
57) NON-RATE ASSET/LIABILITY GAP	18.73	15.26	18.15	17.65	16.65	14.56
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	29.78	-18.75	5.38	9.80	2.56	13.54
59) NET INCOME--1 YR.	29.13	-18.75	-0.17	13.57	0.17	16.18
60) AVERAGE ASSETS--1 YR.	49.22	19.25	10.97	14.51	12.31	15.61
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	0.00	30.00	68.85	70.68	17.98	26.02
62) NET INCOME--5 YRS.	0.00	30.00	68.57	71.57	14.76	34.81
63) AVERAGE ASSETS--5 YRS.	0.00	53.37	38.62	43.73	26.69	25.91

* DOMESTIC ONLY

Illinois

PROFIT DISTRIBUTION PROFILE 1982 ILLINOIS BASED ON 1247 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.72	11.22	11.77	12.33	12.83
2) INTEREST EXPENSE	8.53	8.03	7.49	6.84	6.11
3) NET INTEREST MARGIN	3.26	3.73	4.34	4.93	5.62
4) TRUST INCOME	0.01	0.03	0.08	0.17	0.31
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.11	0.21	0.37	0.62
6) OTHER NON-INTEREST INCOME	0.05	0.09	0.15	0.24	0.39
7) SALARIES AND BENEFITS	2.12	1.77	1.47	1.22	1.01
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.82	0.60	0.44	0.31	0.22
9) LOAN LOSS PROVISION	0.85	0.43	0.22	0.10	0.05
10) OTHER NON-INTEREST EXPENSE	1.50	1.18	0.87	0.69	0.54
11) LESS F.T.E. ADJUSTMENT	0.15	0.29	0.50	0.73	0.95
12) TAX PROVISION	0.62	0.39	0.18	0.04	-0.08
13) RETURN ON ASSETS--OPERATING INCOME	0.13	0.62	0.98	1.31	1.68
14) RETURN ON ASSETS--NET INCOME	0.15	0.65	0.97	1.29	1.68
15) RETURN ON EQUITY--NET INCOME	2.18	8.22	11.80	15.18	18.08
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.07	12.63	13.28	13.95	14.68
17) BREAK EVEN YIELD	13.61	12.27	11.36	10.64	9.94
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.53	11.18	11.90	12.65	13.47
19) YIELD ON LOANS	12.15	12.94	13.71	14.53	15.22
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.60	0.85	0.40	0.15	0.05
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.74	0.91	0.49	0.23	0.11
22) RATE ON TIME AND SAVINGS	10.93	10.45	10.01	9.52	8.96
23) RATE ON TOTAL INTEREST FUNDS	10.97	10.49	10.08	9.58	9.06
24) INTEREST EXPENSE % EARNING ASSETS	9.65	9.06	8.39	7.79	7.02
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-6.15	5.47	16.37	25.97	33.89
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.89	16.89	28.63	49.58	83.33
27) CAPITAL FORMATION RATIO	-3.07	3.75	7.91	11.19	14.07
28) EQUITY CAPITAL AS % OF ASSETS	6.08	6.93	8.09	9.62	11.55
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.93	86.00	89.91	92.20	93.83
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.52	8.61	5.90	4.42	3.55
31) NON-INT. INCOME % NON-INT. EXPENSE	6.89	11.25	16.19	21.94	28.12
32) PERSONNEL EXPENSE PER EMPLOYEE	24000	21086	18566	16423	14615
33) EMPLOYEES PER MILLION ASSETS	1.21	0.97	0.78	0.62	0.51
34) NON-INTEREST INCOME AS % OF SALARIES	12.79	20.93	31.57	43.82	58.69
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	24.90	31.45	40.07	48.24	57.43
36) FED. FUNDS SOLD	1.75	3.31	5.78	9.41	14.69
37) TOTAL LOANS	34.61	44.75	53.48	60.93	68.35
38) RESERVE FOR LOAN LOSS	0.27	0.38	0.50	0.63	0.78
39) REAL ESTATE LOANS--RESIDENTIAL	4.32	7.58	12.16	18.05	24.75
40) REAL ESTATE LOANS--OTHER	1.79	3.43	5.75	9.02	12.99
41) COMMERCIAL AND INDUSTRIAL LOANS	3.46	6.20	10.15	15.83	23.00
42) PERSONAL LOANS	3.30	5.17	7.89	11.44	15.73
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.90	4.99	9.80	16.78	24.07
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.08	12.47	15.78	20.37	25.88
45) PUBLIC FUNDS DEMAND DEPOSITS	0.25	0.66	1.26	2.20	3.33
46) TOTAL DEMAND DEPOSITS*	11.64	13.94	17.51	22.07	28.35
47) SAVINGS DEPOSITS IPC*	13.24	16.42	20.54	25.51	30.89
48) TIME DEPOSITS IPC*	38.88	45.53	52.37	58.61	63.70
49) PUBLIC TIME & SAVINGS DEPOSITS	1.70	3.13	5.73	9.27	14.26
50) TOTAL TIME & SAVINGS DEPOSITS	69.13	75.76	80.93	84.92	89.36
51) MEMO: MONEY MARKET CD'S	17.18	22.38	27.79	33.79	37.89
52) MEMO: TIME DEPOSITS OVER 100M	2.20	4.28	7.94	14.71	21.75
53) FOREIGN DEPOSITS	1.45	5.46	22.70	39.64	46.23
54) TOTAL DEPOSITS (FGN.& DOM.)	91.30	94.99	98.12	102.63	108.52
55) BORROWINGS	0.33	0.97	2.75	6.04	10.87
56) NET LARGE LIABILITIES	0.00	0.00	2.10	9.40	18.28
57) NON-RATE ASSET/LIABILITY GAP	7.26	12.52	16.57	20.67	25.94
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-60.94	-17.05	8.85	33.33	83.63
59) NET INCOME--1 YR.	-54.35	-13.58	12.25	44.00	117.94
60) AVERAGE ASSETS--1 YR.	2.12	7.43	12.69	18.51	25.41
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-67.93	-11.65	35.28	81.19	153.79
62) NET INCOME--5 YRS.	-66.32	-7.48	37.73	87.01	163.12
63) AVERAGE ASSETS--5 YRS.	7.77	20.58	33.74	47.16	64.45

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 1247 BANKS IN ILLINOIS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.96	11.98	11.75	11.59	11.44	11.54
2) INTEREST EXPENSE	7.29	7.52	7.61	7.37	7.46	8.77
3) NET INTEREST MARGIN	4.67	4.48	4.24	4.28	4.02	2.76
4) TRUST INCOME	0.02	0.03	0.05	0.07	0.16	0.29
5) SERVICE CHARGES ON DEPOSITS*	0.20	0.22	0.23	0.23	0.20	0.08
6) OTHER NON-INTEREST INCOME	0.14	0.14	0.14	0.15	0.16	0.52
7) SALARIES AND BENEFITS	1.65	1.50	1.41	1.44	1.47	1.50
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.43	0.44	0.41	0.44	0.48	0.43
9) LOAN LOSS PROVISION	0.23	0.24	0.21	0.20	0.24	0.25
10) OTHER NON-INTEREST EXPENSE	0.99	0.89	0.85	0.85	0.83	0.79
11) LESS F.T.E. ADJUSTMENT	0.17	0.42	0.54	0.61	0.63	0.37
12) TAX PROVISION	0.34	0.24	0.20	0.11	0.05	0.10
13) RETURN ON ASSETS--OPERATING INCOME	1.10	1.02	0.97	1.00	0.80	0.55
14) RETURN ON ASSETS--NET INCOME	1.13	1.03	0.96	0.99	0.84	0.51
15) RETURN ON EQUITY--NET INCOME	10.96	11.79	12.31	12.52	11.15	10.16
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.40	13.40	13.33	13.26	12.77	13.46
17) BREAK EVEN YIELD	11.47	11.52	11.39	11.25	11.18	12.55
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.92	11.90	11.99	11.92	11.81	11.99
19) YIELD ON LOANS	14.13	14.11	13.62	13.37	13.20	13.46
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.44	0.42	0.35	0.37	0.45	0.46
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.60	0.55	0.44	0.42	0.50	0.50
22) RATE ON TIME AND SAVINGS	10.12	10.05	10.07	9.77	9.92	11.07
23) RATE ON TOTAL INTEREST FUNDS	10.12	10.07	10.14	9.95	10.12	11.36
24) INTEREST EXPENSE % EARNING ASSETS	8.14	8.40	8.54	8.46	8.26	9.87
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	20.75	19.76	16.41	11.16	9.15	14.20
26) CASH DIVIDEND AS % OF OPERATING INCOME	26.40	24.47	25.50	32.31	37.76	45.62
27) CAPITAL FORMATION RATIO	7.00	8.06	8.61	7.94	6.21	5.42
28) EQUITY CAPITAL AS % OF ASSETS	10.45	8.60	7.65	7.67	7.12	5.56
Productivity						
29) EARNING ASSETS AS % OF ASSETS	90.44	90.11	89.46	89.20	90.86	88.04
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.06	5.85	6.11	5.99	5.51	7.51
31) NON-INT. INCOME % NON-INT. EXPENSE	11.30	14.45	16.60	17.89	21.13	42.34
32) PERSONNEL EXPENSE PER EMPLOYEE	17400	18545	18556	18529	19125	26501
33) EMPLOYEES PER MILLION ASSETS	0.94	0.77	0.72	0.78	0.76	0.58
34) NON-INTEREST INCOME AS % OF SALARIES	21.12	28.01	31.55	34.43	40.58	76.82
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	41.92	41.44	38.39	39.88	40.31	28.48
36) FED. FUNDS SOLD	7.92	6.76	5.46	5.06	4.65	2.83
37) TOTAL LOANS	47.85	51.70	55.06	54.96	54.82	66.29
38) RESERVE FOR LOAN LOSS	0.46	0.48	0.48	0.53	0.56	0.73
39) REAL ESTATE LOANS--RESIDENTIAL	9.66	12.47	13.09	13.07	11.18	5.14
40) REAL ESTATE LOANS--OTHER	3.40	4.46	6.15	7.49	8.54	6.76
41) COMMERCIAL AND INDUSTRIAL LOANS	6.50	7.74	10.16	12.65	15.98	23.76
42) PERSONAL LOANS	7.94	7.58	7.46	8.15	9.06	4.51
43) AGRIC./ LEASE FIN./ OTHER LOANS	15.61	12.35	10.07	8.12	2.58	19.07
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	16.01	14.98	14.78	16.65	17.10	18.05
45) PUBLIC FUNDS DEMAND DEPOSITS	2.33	1.44	1.33	1.01	0.68	0.22
46) TOTAL DEMAND DEPOSITS*	19.10	16.74	16.50	17.87	17.98	18.23
47) SAVINGS DEPOSITS IPC*	17.75	20.08	20.30	22.85	21.00	6.27
48) TIME DEPOSITS IPC*	51.23	53.90	55.00	51.52	48.01	35.80
49) PUBLIC TIME & SAVINGS DEPOSITS	7.75	5.83	5.51	5.[illegible]8	4.94	3.42
50) TOTAL TIME & SAVINGS DEPOSITS	77.60	81.63	82.26	81.[illegible]	75.95	51.11
51) MEMO: MONEY MARKET CD'S	30.15	30.00	28.90	26.46	22.30	6.21
52) MEMO: TIME DEPOSITS OVER 100M	7.02	6.88	7.19	9.41	13.78	26.01
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	1.45	23.03
54) TOTAL DEPOSITS (FGN.& DOM.)	97.94	98.54	99.52	98.30	95.12	88.40
55) BORROWINGS	0.91	1.83	2.15	3.97	5.46	18.06
56) NET LARGE LIABILITIES	0.00	0.29	2.88	6.65	1.83	36.58
57) NON-RATE ASSET/LIABILITY GAP	21.13	16.62	15.60	15.55	17.22	13.76
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-0.98	5.88	13.60	11.76	8.89	1.13
59) NET INCOME--1 YR.	0.01	10.46	17.41	15.69	12.58	8.48
60) AVERAGE ASSETS--1 YR.	12.95	13.23	13.19	12.45	10.65	3.73
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	48.33	46.05	43.36	32.31	15.56	13.17
62) NET INCOME--5 YRS.	54.62	50.00	45.20	31.51	17.78	11.63
63) AVERAGE ASSETS--5 YRS.	33.52	37.56	36.42	29.22	25.27	34.34

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 INDIANA BASED ON 399 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (PTE)	11.03	11.45	11.86	12.33	12.85
2) INTEREST EXPENSE	8.80	8.39	7.99	7.59	7.10
3) NET INTEREST MARGIN	3.12	3.44	3.85	4.44	4.98
4) TRUST INCOME	0.01	0.02	0.05	0.11	0.21
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.11	0.17	0.27	0.36
6) OTHER NON-INTEREST INCOME	0.07	0.10	0.15	0.27	0.43
7) SALARIES AND BENEFITS	1.90	1.63	1.36	1.15	0.99
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.73	0.56	0.41	0.29	0.19
9) LOAN LOSS PROVISION	0.99	0.54	0.27	0.13	0.06
10) OTHER NON-INTEREST EXPENSE	1.35	1.05	0.87	0.72	0.61
11) LESS F.T.E. ADJUSTMENT	0.23	0.40	0.54	0.74	0.94
12) TAX PROVISION	0.36	0.18	0.03	-0.15	-0.30
13) RETURN ON ASSETS--OPERATING INCOME	0.03	0.39	0.68	0.98	1.29
14) RETURN ON ASSETS--NET INCOME	0.03	0.45	0.70	1.01	1.29
15) RETURN ON EQUITY--NET INCOME	0.06	5.67	8.84	11.45	13.36
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.08	12.62	13.15	13.82	14.49
17) BREAK EVEN YIELD	13.74	12.71	11.71	11.05	10.53
18) YIELD ON INVESTMENT SECURITIES (PTE)	10.43	11.16	11.88	12.52	13.28
19) YIELD ON LOANS	12.31	12.97	13.60	14.26	15.07
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.75	0.95	0.50	0.23	0.08
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.79	0.99	0.54	0.26	0.13
22) RATE ON TIME AND SAVINGS	11.04	10.72	10.39	10.03	9.69
23) RATE ON TOTAL INTEREST FUNDS	11.07	10.77	10.49	10.09	9.70
24) INTEREST EXPENSE % EARNING ASSETS	9.79	9.30	8.87	8.44	7.90
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-46.87	-7.58	9.82	23.85	49.71
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.52	16.12	28.60	49.66	86.56
27) CAPITAL FORMATION RATIO	-3.74	2.35	5.80	8.21	10.74
28) EQUITY CAPITAL AS % OF ASSETS	6.12	7.12	8.13	9.38	10.73
Productivity					
29) EARNING ASSETS AS % OF ASSETS	84.67	88.36	90.81	92.51	93.82
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.77	6.99	5.12	3.97	3.07
31) NON-INT. INCOME % NON-INT. EXPENSE	8.72	11.65	15.35	20.01	24.79
32) PERSONNEL EXPENSE PER EMPLOYEE	21500	19134	17302	15666	14159
33) EMPLOYEES PER MILLION ASSETS	1.16	0.95	0.79	0.64	0.54
34) NON-INTEREST INCOME AS % OF SALARIES	16.73	22.83	31.00	40.08	48.03
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	22.06	28.10	34.41	41.91	49.62
36) FED. FUNDS SOLD	2.09	3.68	5.71	8.84	14.81
37) TOTAL LOANS	43.32	50.64	59.37	64.96	71.25
38) RESERVE FOR LOAN LOSS	0.32	0.44	0.54	0.65	0.78
39) REAL ESTATE LOANS--RESIDENTIAL	8.02	12.02	16.60	21.01	27.50
40) REAL ESTATE LOANS--OTHER	3.22	5.07	7.23	10.02	13.45
41) COMMERCIAL AND INDUSTRIAL LOANS	2.89	5.02	8.38	13.70	18.77
42) PERSONAL LOANS	5.08	7.44	10.39	14.30	18.83
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.38	6.63	11.56	17.16	22.36
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	8.83	10.61	12.86	16.06	19.24
45) PUBLIC FUNDS DEMAND DEPOSITS	0.58	0.85	1.40	2.39	3.79
46) TOTAL DEMAND DEPOSITS*	9.97	12.00	14.79	18.34	22.47
47) SAVINGS DEPOSITS IPC*	13.57	15.27	17.91	20.93	23.49
48) TIME DEPOSITS IPC*	46.99	52.26	57.69	62.70	66.10
49) PUBLIC TIME & SAVINGS DEPOSITS	2.21	3.33	5.12	7.87	11.32
50) TOTAL TIME & SAVINGS DEPOSITS	72.51	77.83	82.21	86.07	88.70
51) MEMO: MONEY MARKET CD'S	20.99	25.58	29.04	34.07	38.05
52) MEMO: TIME DEPOSITS OVER 100M	3.56	5.27	7.86	11.79	17.15
53) FOREIGN DEPOSITS		0.08	3.20	10.45	
54) TOTAL DEPOSITS (FGN.& DOM.)	90.52	94.34	96.95	100.12	103.02
55) BORROWINGS	0.36	0.87	2.47	6.52	11.95
56) NET LARGE LIABILITIES	0.00	0.00	2.20	7.20	14.21
57) NON-RATE ASSET/LIABILITY GAP	9.41	12.13	14.68	18.17	21.86
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-87.54	-33.55	-4.42	23.41	59.28
59) NET INCOME--1 YR.	-88.23	-30.95	-1.96	28.44	130.96
60) AVERAGE ASSETS--1 YR.	2.36	7.69	11.62	15.92	23.04
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-99.28	-47.20	-8.81	28.50	62.41
62) NET INCOME--5 YRS.	-99.28	-43.49	-2.75	29.92	72.49
63) AVERAGE ASSETS--5 YRS.	12.47	20.53	29.41	39.22	52.82

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 399 BANKS IN INDIANA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.91	12.19	11.92	11.86	11.63	10.91
2) INTEREST EXPENSE	7.37	8.07	8.06	8.10	7.80	7.76
3) NET INTEREST MARGIN	4.96	3.95	3.89	3.78	3.62	3.20
4) TRUST INCOME	0.01	0.03	0.03	0.04	0.12	0.29
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.18	0.16	0.16	0.21	0.17
6) OTHER NON-INTEREST INCOME	0.15	0.15	0.14	0.13	0.17	0.37
7) SALARIES AND BENEFITS	1.70	1.37	1.29	1.29	1.46	1.40
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.44	0.41	0.37	0.35	0.50	0.56
9) LOAN LOSS PROVISION	0.35	0.35	0.26	0.31	0.23	0.22
10) OTHER NON-INTEREST EXPENSE	1.11	0.96	0.85	0.82	0.86	0.88
11) LESS F.T.E. ADJUSTMENT	0.29	0.44	0.56	0.59	0.65	0.54
12) TAX PROVISION	0.19	0.11	0.04	-0.01	-0.04	-0.15
13) RETURN ON ASSETS--OPERATING INCOME	0.74	0.65	0.67	0.74	0.68	0.54
14) RETURN ON ASSETS--NET INCOME	0.75	0.70	0.70	0.75	0.64	0.53
15) RETURN ON EQUITY--NET INCOME	6.98	7.97	9.16	9.11	8.61	9.37
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.97	13.59	13.08	13.06	12.94	12.73
17) BREAK EVEN YIELD	12.82	12.06	11.68	11.66	11.46	11.32
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.93	11.90	11.77	12.08	11.81	12.64
19) YIELD ON LOANS	14.42	14.03	13.63	13.34	13.37	13.22
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.81	0.51	0.47	0.54	0.42	0.45
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.69	0.66	0.50	0.58	0.45	0.46
22) RATE ON TIME AND SAVINGS	10.32	10.52	10.44	10.42	10.18	10.19
23) RATE ON TOTAL INTEREST FUNDS	10.22	10.53	10.45	10.46	10.37	10.79
24) INTEREST EXPENSE % EARNING ASSETS	8.41	9.04	8.92	8.94	8.64	8.87
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	19.72	14.28	8.71	11.43	3.41	-9.36
26) CASH DIVIDEND AS % OF OPERATING INCOME	17.91	21.92	27.45	31.64	33.59	45.35
27) CAPITAL FORMATION RATIO	6.06	5.69	6.15	5.91	5.31	4.75
28) EQUITY CAPITAL AS % OF ASSETS	10.05	8.74	8.22	7.97	7.33	6.10
Productivity						
29) EARNING ASSETS AS % OF ASSETS	89.08	90.81	91.58	90.76	90.35	86.45
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.41	5.42	4.52	4.93	5.37	8.46
31) NON-INT. INCOME % NON-INT. EXPENSE	8.49	13.26	14.22	16.31	20.46	29.43
32) PERSONNEL EXPENSE PER EMPLOYEE	17192	17123	16966	17414	17557	18344
33) EMPLOYEES PER MILLION ASSETS	0.95	0.80	0.78	0.76	0.85	0.72
34) NON-INTEREST INCOME AS % OF SALARIES	20.35	26.53	27.22	33.16	40.08	60.26
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	31.20	30.71	34.84	33.31	35.94	36.24
36) FED. FUNDS SOLD	15.14	7.29	5.93	4.39	4.67	4.76
37) TOTAL LOANS	52.00	60.75	58.40	60.32	59.26	56.06
38) RESERVE FOR LOAN LOSS	0.48	0.53	0.52	0.56	0.54	0.63
39) REAL ESTATE LOANS--RESIDENTIAL	13.21	17.84	16.86	16.33	15.60	12.38
40) REAL ESTATE LOANS--OTHER	3.66	6.56	7.15	8.36	8.15	6.37
41) COMMERCIAL AND INDUSTRIAL LOANS	5.50	7.26	5.80	9.04	11.22	16.90
42) PERSONAL LOANS	10.76	10.21	9.54	9.28	12.73	11.62
43) AGRIC./ LEASE FIN./ OTHER LOANS	11.12	12.48	12.05	13.38	4.83	6.25
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	17.10	12.37	12.10	12.31	15.15	18.03
45) PUBLIC FUNDS DEMAND DEPOSITS	1.45	1.11	1.56	1.50	1.58	1.40
46) TOTAL DEMAND DEPOSITS*	18.58	14.13	13.90	14.27	16.73	19.64
47) SAVINGS DEPOSITS IPC*	16.20	17.94	18.06	18.31	18.30	14.64
48) TIME DEPOSITS IPC*	53.94	60.03	59.28	58.35	53.09	44.23
49) PUBLIC TIME & SAVINGS DEPOSITS	9.84	5.32	5.62	4.86	4.35	3.30
50) TOTAL TIME & SAVINGS DEPOSITS	82.02	85.09	83.47	82.68	76.78	62.87
51) MEMO: MONEY MARKET CD'S	29.71	32.90	29.77	29.78	27.33	20.71
52) MEMO: TIME DEPOSITS OVER 100M	10.67	6.78	7.79	7.66	10.00	11.77
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	3.20
54) TOTAL DEPOSITS (FGN.& DOM.)	97.78	99.14	97.34	97.21	94.74	85.46
55) BORROWINGS	0.61	1.39	1.07	2.69	7.58	20.67
56) NET LARGE LIABILITIES	0.00	0.31	2.08	4.52	0.46	10.90
57) NON-RATE ASSET/LIABILITY GAP	17.39	13.84	14.80	13.87	16.14	15.60
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-23.15	-11.53	-7.04	-0.57	-1.27	5.51
59) NET INCOME--1 YR.	-26.90	-8.00	-5.40	10.02	6.55	5.21
60) AVERAGE ASSETS--1 YR.	8.68	11.99	12.10	12.24	10.80	5.87
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	2.50	-17.96	-5.00	-13.40	-14.76	-4.31
62) NET INCOME--5 YRS.	5.71	-1.57	1.09	-4.96	-12.25	-2.64
63) AVERAGE ASSETS--5 YRS.	25.79	33.34	30.05	28.66	26.58	25.14

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 IOWA BASED ON 641 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.63	12.11	12.65	13.21	13.66
2) INTEREST EXPENSE	8.89	8.56	8.14	7.69	7.29
3) NET INTEREST MARGIN	3.52	3.98	4.47	5.07	5.71
4) TRUST INCOME	0.01	0.01	0.03	0.08	0.22
5) SERVICE CHARGES ON DEPOSITS*	0.05	0.08	0.14	0.22	0.34
6) OTHER NON-INTEREST INCOME	0.05	0.08	0.16	0.28	0.45
7) SALARIES AND BENEFITS	1.88	1.58	1.32	1.11	0.96
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.54	0.41	0.29	0.20	0.14
9) LOAN LOSS PROVISION	0.99	0.55	0.25	0.11	0.04
10) OTHER NON-INTEREST EXPENSE	1.29	1.01	0.77	0.59	0.49
11) LESS F.T.E. ADJUSTMENT	0.16	0.36	0.59	0.87	1.17
12) TAX PROVISION	0.88	0.57	0.28	0.08	-0.08
13) RETURN ON ASSETS--OPERATING INCOME	0.41	0.82	1.16	1.50	1.83
14) RETURN ON ASSETS--NET INCOME	0.44	0.83	1.16	1.50	1.83
15) RETURN ON EQUITY--NET INCOME	5.55	9.86	13.11	16.43	19.50
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.76	13.25	13.89	14.52	15.14
17) BREAK EVEN YIELD	12.97	12.30	11.56	10.91	10.32
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.88	11.55	12.28	13.17	13.90
19) YIELD ON LOANS	13.42	13.99	14.75	15.35	16.07
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.75	0.87	0.40	0.13	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.89	1.09	0.52	0.22	0.08
22) RATE ON TIME AND SAVINGS	11.12	10.73	10.40	10.10	9.78
23) RATE ON TOTAL INTEREST FUNDS	11.17	10.76	10.46	10.13	9.81
24) INTEREST EXPENSE % EARNING ASSETS	9.80	9.38	8.92	8.50	7.98
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-4.10	7.79	20.33	32.09	40.74
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.29	11.62	25.23	60.70	115.38
27) CAPITAL FORMATION RATIO	-2.20	4.04	8.80	12.65	15.69
28) EQUITY CAPITAL AS % OF ASSETS	6.94	7.58	8.53	9.97	11.90
Productivity					
29) EARNING ASSETS AS % OF ASSETS	86.14	89.36	91.48	93.41	95.07
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.62	6.56	4.89	3.90	3.18
31) NON-INT. INCOME % NON-INT. EXPENSE	7.42	9.90	14.82	20.49	25.45
32) PERSONNEL EXPENSE PER EMPLOYEE	28333	24300	21137	18230	16166
33) EMPLOYEES PER MILLION ASSETS	0.89	0.75	0.63	0.51	0.43
34) NON-INTEREST INCOME AS % OF SALARIES	12.59	18.10	26.95	39.05	52.91
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	22.50	29.99	38.22	46.99	55.84
36) FED. FUNDS SOLD	1.80	2.97	5.10	8.62	15.51
37) TOTAL LOANS	37.24	46.03	54.76	62.45	69.31
38) RESERVE FOR LOAN LOSS	0.22	0.34	0.48	0.62	0.73
39) REAL ESTATE LOANS--RESIDENTIAL	1.68	3.73	7.17	11.07	15.71
40) REAL ESTATE LOANS--OTHER	1.45	2.79	4.38	6.80	8.94
41) COMMERCIAL AND INDUSTRIAL LOANS	3.20	5.42	8.46	12.20	17.13
42) PERSONAL LOANS	2.19	3.37	4.93	7.17	10.15
43) AGRIC./ LEASE FIN./ OTHER LOANS	10.58	18.39	25.43	33.91	42.33
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	8.13	9.35	11.32	14.06	17.75
45) PUBLIC FUNDS DEMAND DEPOSITS	0.25	0.46	0.78	1.19	1.89
46) TOTAL DEMAND DEPOSITS*	8.87	10.28	12.36	15.06	19.10
47) SAVINGS DEPOSITS IPC*	14.40	16.31	18.98	21.59	24.30
48) TIME DEPOSITS IPC*	50.70	55.37	59.89	63.56	67.03
49) PUBLIC TIME & SAVINGS DEPOSITS	1.44	2.44	3.83	6.18	8.98
50) TOTAL TIME & SAVINGS DEPOSITS	75.90	80.16	83.63	86.65	89.24
51) MEMO: MONEY MARKET CD'S	22.65	27.30	31.92	36.34	40.51
52) MEMO: TIME DEPOSITS OVER 100M	1.48	2.54	4.30	7.22	11.11
53) FOREIGN DEPOSITS			4.64		
54) TOTAL DEPOSITS (FGN.& DOM.)	90.90	93.56	96.27	99.05	102.24
55) BORROWINGS	0.24	0.62	1.83	3.82	7.03
56) NET LARGE LIABILITIES	0.00	0.00	0.29	4.41	8.80
57) NON-RATE ASSET/LIABILITY GAP	8.91	11.50	14.54	17.59	20.51
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-61.83	-25.71	-3.85	18.84	52.67
59) NET INCOME--1 YR.	-55.11	-25.53	1.98	26.10	74.19
60) AVERAGE ASSETS--1 YR.	6.08	9.90	13.73	17.78	22.26
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-35.60	13.60	57.86	105.63	161.87
62) NET INCOME--5 YRS.	-32.85	13.70	61.03	108.20	170.65
63) AVERAGE ASSETS--5 YRS.	20.35	29.73	37.62	46.44	54.36

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 641 BANKS IN IOWA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.66	12.79	12.63	12.39	12.11	10.96
2) INTEREST EXPENSE	7.84	8.22	8.24	8.07	7.79	7.76
3) NET INTEREST MARGIN	4.82	4.51	4.46	4.30	4.05	3.42
4) TRUST INCOME	0.01	0.02	0.02	0.03	0.19	0.25
5) SERVICE CHARGES ON DEPOSITS*	0.14	0.12	0.12	0.18	0.18	0.17
6) OTHER NON-INTEREST INCOME	0.20	0.16	0.14	0.17	0.19	0.54
7) SALARIES AND BENEFITS	1.65	1.39	1.19	1.24	1.30	1.11
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.31	0.27	0.27	0.34	0.38	0.43
9) LOAN LOSS PROVISION	0.24	0.25	0.27	0.19	0.23	0.33
10) OTHER NON-INTEREST EXPENSE	0.89	0.70	0.74	0.83	0.89	1.26
11) LESS F.T.E. ADJUSTMENT	0.19	0.55	0.67	0.75	0.74	0.47
12) TAX PROVISION	0.40	0.37	0.25	0.10	0.08	0.04
13) RETURN ON ASSETS--OPERATING INCOME	1.21	1.19	1.22	1.08	1.03	0.54
14) RETURN ON ASSETS--NET INCOME	1.24	1.21	1.20	1.00	0.92	0.55
15) RETURN ON EQUITY--NET INCOME	12.89	13.09	14.04	12.67	11.91	8.97
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.96	13.82	13.95	13.90	13.62	13.00
17) BREAK EVEN YIELD	11.74	11.51	11.54	11.65	11.55	11.72
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.98	12.10	12.36	12.47	12.66	13.12
19) YIELD ON LOANS	14.94	14.87	14.76	14.33	13.84	14.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.27	0.41	0.50	0.32	0.46	0.77
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.52	0.54	0.55	0.38	0.47	0.86
22) RATE ON TIME AND SAVINGS	10.27	10.50	10.43	10.27	10.16	10.75
23) RATE ON TOTAL INTEREST FUNDS	10.27	10.52	10.44	10.34	10.57	11.30
24) INTEREST EXPENSE % EARNING ASSETS	8.59	8.89	9.00	8.97	8.90	9.36
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	25.00	23.76	18.35	10.06	11.71	6.50
26) CASH DIVIDEND AS % OF OPERATING INCOME	19.51	22.92	30.84	28.35	30.38	34.95
27) CAPITAL FORMATION RATIO	9.45	9.19	8.83	7.67	7.16	6.27
28) EQUITY CAPITAL AS % OF ASSETS	9.77	8.94	8.25	7.75	7.75	6.05
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.62	92.76	91.13	90.11	89.95	82.89
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.62	4.47	4.67	5.62	6.19	12.32
31) NON-INT. INCOME % NON-INT. EXPENSE	11.23	13.85	15.02	17.39	23.00	30.39
32) PERSONNEL EXPENSE PER EMPLOYEE	20785	22666	21142	19458	18707	18164
33) EMPLOYEES PER MILLION ASSETS	0.78	0.61	0.57	0.63	0.67	0.64
34) NON-INTEREST INCOME AS % OF SALARIES	18.91	24.48	27.26	34.35	44.43	79.44
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	36.05	40.28	39.49	35.05	37.05	25.00
36) FED. FUNDS SOLD	8.49	5.37	4.19	4.20	4.64	17.36
37) TOTAL LOANS	49.50	53.35	56.00	59.41	56.07	50.37
38) RESERVE FOR LOAN LOSS	0.50	0.48	0.46	0.49	0.58	0.50
39) REAL ESTATE LOANS--RESIDENTIAL	5.03	5.21	8.06	9.15	12.28	6.30
40) REAL ESTATE LOANS--OTHER	3.10	3.70	5.37	6.72	6.60	5.48
41) COMMERCIAL AND INDUSTRIAL LOANS	5.17	6.73	9.15	11.02	13.58	15.36
42) PERSONAL LOANS	4.58	4.53	4.68	5.75	9.39	8.93
43) AGRIC./ LEASE FIN./ OTHER LOANS	26.41	28.38	25.44	21.47	11.97	10.05
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	13.04	10.89	10.54	11.75	15.29	27.96
45) PUBLIC FUNDS DEMAND DEPOSITS	0.93	0.79	0.72	0.77	0.48	1.12
46) TOTAL DEMAND DEPOSITS*	14.08	11.89	11.41	13.02	16.64	29.76
47) SAVINGS DEPOSITS IPC*	20.90	18.18	19.00	19.84	19.67	10.49
48) TIME DEPOSITS IPC*	59.45	60.60	60.66	58.70	52.47	36.52
49) PUBLIC TIME & SAVINGS DEPOSITS	3.52	3.79	4.22	3.99	3.52	3.47
50) TOTAL TIME & SAVINGS DEPOSITS	82.83	84.02	84.58	83.48	76.09	50.55
51) MEMO: MONEY MARKET CD'S	33.71	33.57	31.24	29.34	22.80	9.44
52) MEMO: TIME DEPOSITS OVER 100M	3.20	3.56	4.27	5.72	7.01	15.82
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	4.64
54) TOTAL DEPOSITS (FGN.& DOM.)	96.71	95.86	96.72	97.16	92.84	80.36
55) BORROWINGS	0.91	0.90	2.00	2.85	7.13	26.38
56) NET LARGE LIABILITIES	0.00	0.00	2.44	4.03	0.47	26.15
57) NON-RATE ASSET/LIABILITY GAP	16.58	15.00	13.69	12.93	15.74	18.56
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-16.00	-5.07	-0.40	0.83	3.65	-3.11
59) NET INCOME--1 YR.	-10.01	-0.64	6.22	4.98	1.89	24.70
60) AVERAGE ASSETS--1 YR.	12.58	14.56	13.07	14.32	12.71	14.76
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	80.99	65.62	53.49	52.13	40.51	14.84
62) NET INCOME--5 YRS.	82.60	61.11	60.22	54.44	23.64	19.15
63) AVERAGE ASSETS--5 YRS.	30.91	37.63	39.13	41.65	37.76	38.95

* DOMESTIC ONLY

Kansas

PROFIT DISTRIBUTION PROFILE 1982 KANSAS BASED ON 619 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.56	12.16	12.71	13.36	13.86
2) INTEREST EXPENSE	8.64	8.23	7.74	7.21	6.48
3) NET INTEREST MARGIN	3.91	4.44	4.98	5.71	6.34
4) TRUST INCOME	0.01	0.02	0.06	0.16	0.25
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.13	0.24	0.41	0.63
6) OTHER NON-INTEREST INCOME	0.05	0.08	0.15	0.29	0.53
7) SALARIES AND BENEFITS	2.31	1.92	1.59	1.32	1.09
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.69	0.51	0.37	0.27	0.18
9) LOAN LOSS PROVISION	1.16	0.60	0.29	0.13	0.05
10) OTHER NON-INTEREST EXPENSE	1.48	1.15	0.90	0.71	0.58
11) LESS F.T.E. ADJUSTMENT	0.05	0.19	0.46	0.73	1.01
12) TAX PROVISION	1.03	0.71	0.41	0.19	0.05
13) RETURN ON ASSETS--OPERATING INCOME	0.40	0.89	1.25	1.64	2.05
14) RETURN ON ASSETS--NET INCOME	0.42	0.90	1.25	1.60	2.04
15) RETURN ON EQUITY--NET INCOME	4.76	10.05	14.26	17.51	21.76
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.86	13.47	14.00	14.54	15.20
17) BREAK EVEN YIELD	13.37	12.41	11.61	10.87	10.28
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.74	11.50	12.31	13.18	14.02
19) YIELD ON LOANS	13.92	14.57	15.17	15.85	16.55
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.96	1.07	0.49	0.14	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.16	1.14	0.60	0.27	0.11
22) RATE ON TIME AND SAVINGS	11.32	10.90	10.51	10.11	9.64
23) RATE ON TOTAL INTEREST FUNDS	11.37	10.95	10.55	10.12	9.68
24) INTEREST EXPENSE % EARNING ASSETS	9.48	9.02	8.51	7.97	7.26
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	7.76	16.66	25.62	34.99	42.35
26) CASH DIVIDEND AS % OF OPERATING INCOME	4.87	12.73	29.19	54.38	93.75
27) CAPITAL FORMATION RATIO	-0.55	4.91	8.98	12.79	16.47
28) EQUITY CAPITAL AS % OF ASSETS	6.83	7.60	8.61	10.21	12.20
Productivity					
29) EARNING ASSETS AS % OF ASSETS	86.44	89.23	91.13	93.12	95.20
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.48	6.55	5.09	4.03	3.32
31) NON-INT. INCOME % NON-INT. EXPENSE	6.22	11.01	16.25	22.63	29.30
32) PERSONNEL EXPENSE PER EMPLOYEE	27769	23909	20578	17900	15985
33) EMPLOYEES PER MILLION ASSETS	1.16	0.95	0.76	0.62	0.51
34) NON-INTEREST INCOME AS % OF SALARIES	10.31	19.44	29.23	42.43	57.73
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	22.50	28.66	37.34	45.88	53.48
36) FED. FUNDS SOLD	1.78	3.18	5.65	10.19	16.35
37) TOTAL LOANS	36.77	46.62	55.01	63.37	70.56
38) RESERVE FOR LOAN LOSS	0.24	0.36	0.50	0.63	0.77
39) REAL ESTATE LOANS--RESIDENTIAL	0.88	2.01	4.00	7.46	11.01
40) REAL ESTATE LOANS--OTHER	0.83	1.88	3.97	6.28	10.14
41) COMMERCIAL AND INDUSTRIAL LOANS	3.60	6.23	10.89	16.81	24.54
42) PERSONAL LOANS	3.16	4.81	7.50	11.31	15.86
43) AGRIC./ LEASE FIN./ OTHER LOANS	5.89	12.79	22.00	33.87	43.00
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.30	12.47	15.88	19.59	23.76
45) PUBLIC FUNDS DEMAND DEPOSITS	0.38	0.74	1.29	2.23	3.58
46) TOTAL DEMAND DEPOSITS*	11.84	14.30	17.78	21.92	26.62
47) SAVINGS DEPOSITS IPC*	8.39	11.36	14.28	17.19	20.65
48) TIME DEPOSITS IPC*	40.07	46.03	52.42	57.99	61.97
49) PUBLIC TIME & SAVINGS DEPOSITS	5.65	7.63	10.51	14.15	19.18
50) TOTAL TIME & SAVINGS DEPOSITS	67.24	73.86	78.98	83.03	86.12
51) MEMO: MONEY MARKET CD'S	18.33	24.62	30.28	36.03	41.21
52) MEMO: TIME DEPOSITS OVER 100M	5.35	7.67	11.55	16.28	24.35
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	90.87	94.34	96.90	99.53	102.34
55) BORROWINGS	0.18	0.48	1.54	4.08	8.99
56) NET LARGE LIABILITIES	0.00	0.67	6.02	12.58	22.17
57) NON-RATE ASSET/LIABILITY GAP	12.87	15.44	19.10	23.83	28.41
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-53.74	-19.49	2.99	31.48	80.55
59) NET INCOME--1 YR.	-51.94	-18.23	7.12	44.06	87.50
60) AVERAGE ASSETS--1 YR.	3.50	9.47	15.27	20.93	28.04
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-32.14	26.70	83.75	147.48	271.42
62) NET INCOME--5 YRS.	-28.26	28.71	86.27	150.53	291.07
63) AVERAGE ASSETS--5 YRS.	16.22	30.73	44.98	58.32	72.88

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 619 BANKS IN KANSAS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.78	12.85	12.68	12.47	11.70	11.90
2) INTEREST EXPENSE	7.68	7.95	7.77	7.50	7.55	6.41
3) NET INTEREST MARGIN	5.21	4.99	4.88	5.01	4.18	5.48
4) TRUST INCOME	0.06	0.03	0.03	0.06	0.20	0.31
5) SERVICE CHARGES ON DEPOSITS*	0.22	0.22	0.23	0.30	0.25	0.15
6) OTHER NON-INTEREST INCOME	0.15	0.13	0.15	0.19	0.26	0.42
7) SALARIES AND BENEFITS	1.91	1.55	1.42	1.51	1.52	1.62
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.37	0.34	0.35	0.43	0.45	0.45
9) LOAN LOSS PROVISION	0.26	0.32	0.36	0.25	0.27	0.36
10) OTHER NON-INTEREST EXPENSE	1.00	0.86	0.87	0.86	0.92	1.31
11) LESS F.T.E. ADJUSTMENT	0.12	0.45	0.55	0.76	0.61	0.67
12) TAX PROVISION	0.46	0.41	0.45	0.31	0.12	0.54
13) RETURN ON ASSETS--OPERATING INCOME	1.27	1.29	1.22	1.23	0.85	1.40
14) RETURN ON ASSETS--NET INCOME	1.27	1.27	1.21	1.25	0.85	1.27
15) RETURN ON EQUITY--NET INCOME	13.28	14.70	15.12	15.32	10.93	15.85
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.92	14.08	14.06	13.86	13.53	14.68
17) BREAK EVEN YIELD	11.83	11.70	11.40	11.13	11.49	11.42
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.18	12.27	12.51	12.58	12.40	13.07
19) YIELD ON LOANS	15.33	15.22	15.02	14.94	14.80	16.03
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.48	0.47	0.59	0.44	0.56	0.72
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.62	0.57	0.69	0.47	0.61	0.78
22) RATE ON TIME AND SAVINGS	10.53	10.59	10.51	10.34	10.16	9.93
23) RATE ON TOTAL INTEREST FUNDS	10.53	10.58	10.52	10.48	10.56	10.65
24) INTEREST EXPENSE % EARNING ASSETS	8.33	8.63	8.57	8.39	8.87	7.93
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	27.95	24.75	27.63	20.76	14.93	27.69
26) CASH DIVIDEND AS % OF OPERATING INCOME	23.60	26.73	32.00	34.54	35.77	39.03
27) CAPITAL FORMATION RATIO	8.79	9.55	8.61	10.21	6.19	8.62
28) EQUITY CAPITAL AS % OF ASSETS	9.72	8.62	8.05	8.33	6.90	8.10
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.91	91.89	90.65	90.18	88.65	80.98
30) CASH & DUE (NON-INT.) AS % OF ASSETS	4.98	4.63	5.24	5.69	7.95	15.13
31) NON-INT. INCOME % NON-INT. EXPENSE	12.65	15.00	17.23	21.31	26.25	27.52
32) PERSONNEL EXPENSE PER EMPLOYEE	20527	21348	20958	18543	19383	19314
33) EMPLOYEES PER MILLION ASSETS	0.90	0.70	0.65	0.78	0.81	0.83
34) NON-INTEREST INCOME AS % OF SALARIES	23.35	27.34	32.09	39.07	51.56	55.95
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	38.17	38.48	37.09	37.83	27.71	27.86
36) FED. FUNDS SOLD	8.30	5.21	4.29	5.29	11.98	15.30
37) TOTAL LOANS	51.61	55.65	56.86	56.58	55.54	56.08
38) RESERVE FOR LOAN LOSS	0.48	0.49	0.50	0.52	0.56	0.83
39) REAL ESTATE LOANS--RESIDENTIAL	3.07	4.09	5.01	5.31	4.07	3.65
40) REAL ESTATE LOANS--OTHER	2.62	3.72	4.62	5.89	5.91	3.30
41) COMMERCIAL AND INDUSTRIAL LOANS	6.20	10.89	12.90	17.66	19.09	27.96
42) PERSONAL LOANS	6.39	7.19	7.09	9.02	12.10	14.83
43) AGRIC./ LEASE FIN./ OTHER LOANS	27.66	25.83	19.00	13.34	6.60	7.14
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	16.19	14.75	16.23	17.71	17.32	34.96
45) PUBLIC FUNDS DEMAND DEPOSITS	1.52	1.34	1.32	0.99	0.81	0.47
46) TOTAL DEMAND DEPOSITS*	18.40	16.59	17.73	19.15	19.34	35.43
47) SAVINGS DEPOSITS IPC*	13.10	14.31	14.62	16.14	14.69	12.55
48) TIME DEPOSITS IPC*	52.97	54.27	51.94	48.42	42.13	37.26
49) PUBLIC TIME & SAVINGS DEPOSITS	12.18	10.54	9.74	9.33	9.53	3.73
50) TOTAL TIME & SAVINGS DEPOSITS	77.82	80.64	79.11	76.90	65.15	53.54
51) MEMO: MONEY MARKET CD'S	32.96	32.23	29.17	26.22	17.24	10.39
52) MEMO: TIME DEPOSITS OVER 100M	10.32	10.77	11.71	13.82	19.53	21.74
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	96.64	97.46	97.00	96.53	93.03	89.83
55) BORROWINGS	0.75	1.05	1.66	3.06	14.25	21.59
56) NET LARGE LIABILITIES	1.22	4.84	8.43	12.78	13.23	21.66
57) NON-RATE ASSET/LIABILITY GAP	21.56	18.38	18.64	19.29	16.12	23.99
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-3.89	3.61	5.43	6.40	6.24	4.18
59) NET INCOME--1 YR.	-1.40	9.45	8.09	10.94	0.66	1.69
60) AVERAGE ASSETS--1 YR.	14.73	15.30	15.83	16.55	13.18	16.26
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	86.56	88.87	73.79	74.24	57.16	127.29
62) NET INCOME--5 YRS.	90.90	91.71	75.86	73.12	32.48	97.95
63) AVERAGE ASSETS--5 YRS.	42.66	49.48	45.08	43.08	23.57	34.63

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 KENTUCKY BASED ON 341 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.28	11.87	12.33	12.83	13.42
2) INTEREST EXPENSE	8.62	8.09	7.55	6.97	6.04
3) NET INTEREST MARGIN	3.69	4.20	4.85	5.48	6.16
4) TRUST INCOME	0.01	0.02	0.05	0.13	0.23
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.18	0.29	0.43	0.55
6) OTHER NON-INTEREST INCOME	0.05	0.09	0.16	0.27	0.47
7) SALARIES AND BENEFITS	2.09	1.74	1.48	1.27	1.05
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.84	0.61	0.45	0.31	0.22
9) LOAN LOSS PROVISION	0.93	0.57	0.33	0.15	0.06
10) OTHER NON-INTEREST EXPENSE	1.56	1.19	0.96	0.78	0.64
11) LESS F.T.E. ADJUSTMENT	0.20	0.36	0.59	0.80	1.07
12) TAX PROVISION	0.85	0.53	0.26	0.07	-0.13
13) RETURN ON ASSETS--OPERATING INCOME	0.39	0.79	1.13	1.56	1.92
14) RETURN ON ASSETS--NET INCOME	0.43	0.79	1.15	1.50	1.88
15) RETURN ON EQUITY--NET INCOME	5.36	9.74	12.89	15.96	18.14
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.55	13.11	13.65	14.31	15.04
17) BREAK EVEN YIELD	13.28	12.29	11.44	10.63	9.70
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.97	11.80	12.60	13.29	14.26
19) YIELD ON LOANS	12.69	13.45	14.33	15.08	15.72
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.57	0.96	0.52	0.20	0.07
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.82	1.12	0.66	0.32	0.16
22) RATE ON TIME AND SAVINGS	11.46	11.02	10.54	10.07	9.47
23) RATE ON TOTAL INTEREST FUNDS	11.47	11.01	10.57	10.09	9.55
24) INTEREST EXPENSE % EARNING ASSETS	9.58	9.11	8.38	7.70	6.81
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-3.70	9.48	19.81	29.62	39.15
26) CASH DIVIDEND AS % OF OPERATING INCOME	4.12	9.75	18.10	32.45	58.73
27) CAPITAL FORMATION RATIO	0.95	6.12	10.03	13.11	15.71
28) EQUITY CAPITAL AS % OF ASSETS	6.67	7.60	8.84	10.46	12.58
Productivity					
29) EARNING ASSETS AS % OF ASSETS	85.78	88.62	90.59	92.15	93.97
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.12	7.55	5.72	4.48	3.73
31) NON-INT. INCOME % NON-INT. EXPENSE	9.25	12.63	17.22	22.31	28.42
32) PERSONNEL EXPENSE PER EMPLOYEE	21300	18995	16972	15263	13500
33) EMPLOYEES PER MILLION ASSETS	1.27	1.03	0.86	0.72	0.62
34) NON-INTEREST INCOME AS % OF SALARIES	17.54	25.18	34.01	45.06	59.03
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	21.64	27.98	36.92	45.74	53.35
36) FED. FUNDS SOLD	2.40	4.27	7.43	12.09	19.63
37) TOTAL LOANS	37.64	45.49	53.91	62.72	69.45
38) RESERVE FOR LOAN LOSS	0.23	0.35	0.50	0.62	0.77
39) REAL ESTATE LOANS--RESIDENTIAL	4.78	7.84	11.51	17.00	21.54
40) REAL ESTATE LOANS--OTHER	3.11	5.80	8.74	12.77	17.08
41) COMMERCIAL AND INDUSTRIAL LOANS	1.82	4.60	7.95	12.52	20.08
42) PERSONAL LOANS	4.72	8.38	11.87	16.08	21.55
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.26	5.39	8.70	13.58	18.53
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.92	14.72	17.93	21.45	26.55
45) PUBLIC FUNDS DEMAND DEPOSITS	0.36	0.79	1.26	2.10	3.50
46) TOTAL DEMAND DEPOSITS*	13.69	16.18	19.37	23.07	29.34
47) SAVINGS DEPOSITS IPC*	9.74	12.55	15.13	19.18	23.17
48) TIME DEPOSITS IPC*	39.57	49.34	56.23	61.83	66.54
49) PUBLIC TIME & SAVINGS DEPOSITS	1.59	2.86	4.77	7.72	10.94
50) TOTAL TIME & SAVINGS DEPOSITS	65.47	72.79	77.29	82.22	85.27
51) MEMO: MONEY MARKET CD'S	19.53	25.87	31.02	36.20	40.10
52) MEMO: TIME DEPOSITS OVER 100M	2.79	4.88	9.02	14.07	20.30
53) FOREIGN DEPOSITS		0.76	3.00	5.25	
54) TOTAL DEPOSITS (FGN.& DOM.)	91.36	94.07	97.14	99.73	103.86
55) BORROWINGS	0.24	0.48	1.54	4.41	8.71
56) NET LARGE LIABILITIES	0.00	0.00	1.85	7.92	16.85
57) NON-RATE ASSET/LIABILITY GAP	13.05	16.49	20.69	24.61	31.31
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-48.12	-18.93	2.28	26.47	66.23
59) NET INCOME--1 YR.	-45.72	-16.86	6.57	34.74	91.32
60) AVERAGE ASSETS--1 YR.	7.28	11.46	16.72	22.45	30.50
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-40.00	7.67	50.16	97.71	163.52
62) NET INCOME--5 YRS.	-38.96	12.34	50.79	95.63	164.70
63) AVERAGE ASSETS--5 YRS.	18.80	29.62	40.85	54.36	70.09

* DOMESTIC ONLY

Kentucky

MEDIANS BY RESOURCE CLASS FOR 341 BANKS IN KENTUCKY

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.23	12.36	12.44	12.28	12.15	11.38
2) INTEREST EXPENSE	7.01	7.68	7.66	7.71	7.31	7.46
3) NET INTEREST MARGIN	5.23	4.83	5.03	4.64	4.58	3.97
4) TRUST INCOME	0.42	0.02	0.01	0.05	0.11	0.21
5) SERVICE CHARGES ON DEPOSITS*	0.34	0.30	0.30	0.25	0.29	0.25
6) OTHER NON-INTEREST INCOME	0.21	0.16	0.14	0.16	0.16	0.30
7) SALARIES AND BENEFITS	1.99	1.47	1.42	1.43	1.56	1.48
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.51	0.40	0.42	0.46	0.59	0.55
9) LOAN LOSS PROVISION	0.45	0.24	0.34	0.35	0.31	0.29
10) OTHER NON-INTEREST EXPENSE	1.24	1.04	0.91	0.90	1.00	0.87
11) LESS F.T.E. ADJUSTMENT	0.21	0.55	0.61	0.66	0.66	0.58
12) TAX PROVISION	0.45	0.37	0.31	0.15	0.07	0.16
13) RETURN ON ASSETS--OPERATING INCOME	1.00	1.18	1.28	1.05	0.97	0.91
14) RETURN ON ASSETS--NET INCOME	1.05	1.19	1.26	1.07	1.01	0.89
15) RETURN ON EQUITY--NET INCOME	11.08	12.39	14.01	13.06	12.71	12.49
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.34	13.60	13.94	13.54	13.61	13.07
17) BREAK EVEN YIELD	11.42	11.52	11.46	11.41	11.44	11.30
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.91	12.70	12.73	12.50	12.64	12.83
19) YIELD ON LOANS	14.13	14.37	14.50	13.96	14.14	14.28
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.64	0.39	0.61	0.64	0.46	0.44
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.96	0.54	0.71	0.70	0.65	0.70
22) RATE ON TIME AND SAVINGS	10.41	10.64	10.62	10.47	10.46	10.46
23) RATE ON TOTAL INTEREST FUNDS	10.46	10.67	10.58	10.43	10.57	11.04
24) INTEREST EXPENSE % EARNING ASSETS	7.66	8.38	8.47	8.54	8.18	8.63
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	22.44	26.51	21.51	14.41	7.38	18.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.34	16.27	16.62	19.31	28.90	31.82
27) CAPITAL FORMATION RATIO	7.88	9.37	11.07	10.84	8.94	9.24
28) EQUITY CAPITAL AS % OF ASSETS	10.20	9.38	8.82	8.16	7.78	6.21
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.31	90.65	90.63	90.72	89.95	85.37
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.62	6.07	5.23	5.17	5.87	11.51
31) NON-INT. INCOME % NON-INT. EXPENSE	15.68	16.87	16.98	16.31	20.78	24.11
32) PERSONNEL EXPENSE PER EMPLOYEE	15250	16312	17551	16904	17456	16347
33) EMPLOYEES PER MILLION ASSETS	1.17	0.87	0.77	0.86	0.92	0.87
34) NON-INTEREST INCOME AS % OF SALARIES	29.26	33.93	33.80	32.87	43.22	46.11
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	27.37	36.95	39.63	35.99	36.25	24.18
36) FED. FUNDS SOLD	8.67	9.21	7.08	5.69	6.35	12.21
37) TOTAL LOANS	56.34	51.00	53.87	54.17	56.93	63.42
38) RESERVE FOR LOAN LOSS	0.54	0.46	0.49	0.46	0.59	0.70
39) REAL ESTATE LOANS--RESIDENTIAL	8.84	11.70	11.59	14.75	10.19	5.86
40) REAL ESTATE LOANS--OTHER	6.24	8.23	8.94	9.30	9.89	8.71
41) COMMERCIAL AND INDUSTRIAL LOANS	4.19	5.47	7.44	8.78	12.17	21.27
42) PERSONAL LOANS	14.44	10.84	12.25	10.77	15.51	16.19
43) AGRIC./ LEASE FIN./ OTHER LOANS	11.36	9.18	9.38	8.27	4.32	8.24
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	22.63	17.57	17.39	17.46	18.58	25.52
45) PUBLIC FUNDS DEMAND DEPOSITS	1.01	1.43	1.50	1.03	1.36	0.50
46) TOTAL DEMAND DEPOSITS*	23.23	19.19	19.13	18.29	20.94	25.88
47) SAVINGS DEPOSITS IPC*	16.02	14.99	14.85	15.56	15.40	11.22
48) TIME DEPOSITS IPC*	54.72	58.08	57.69	55.67	52.00	39.25
49) PUBLIC TIME & SAVINGS DEPOSITS	3.34	4.25	5.42	4.48	6.13	1.64
50) TOTAL TIME & SAVINGS DEPOSITS	74.40	78.02	78.34	78.02	75.23	49.45
51) MEMO: MONEY MARKET CD'S	31.12	32.80	31.78	30.23	25.42	14.97
52) MEMO: TIME DEPOSITS OVER 100M	4.22	6.37	9.10	11.46	15.60	15.66
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	3.00
54) TOTAL DEPOSITS (FGN.& DOM.)	97.13	97.51	97.81	96.94	95.75	80.03
55) BORROWINGS	0.86	0.92	1.03	1.83	3.90	25.60
56) NET LARGE LIABILITIES	0.00	0.00	1.85	6.74	6.87	23.57
57) NON-RATE ASSET/LIABILITY GAP	24.92	21.28	20.45	19.18	20.93	20.30
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-6.45	2.59	2.19	5.74	-0.41	10.56
59) NET INCOME--1 YR.	-6.45	3.98	9.60	16.17	2.61	10.67
60) AVERAGE ASSETS--1 YR.	19.24	16.61	17.69	15.09	14.06	26.64
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	58.24	44.70	69.13	32.08	37.15	43.95
62) NET INCOME--5 YRS.	48.14	42.13	67.49	35.59	40.29	47.35
63) AVERAGE ASSETS--5 YRS.	27.94	44.62	45.16	40.45	37.99	40.03

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 LOUISIANA BASED ON 273 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.76	12.21	12.88	13.35	13.86
2) INTEREST EXPENSE	8.56	8.08	7.39	6.77	6.09
3) NET INTEREST MARGIN	4.12	4.85	5.37	6.09	6.85
4) TRUST INCOME	0.01	0.02	0.04	0.10	0.16
5) SERVICE CHARGES ON DEPOSITS*	0.14	0.23	0.36	0.55	0.76
6) OTHER NON-INTEREST INCOME	0.08	0.14	0.22	0.42	0.64
7) SALARIES AND BENEFITS	2.39	1.98	1.66	1.36	1.13
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.90	0.68	0.50	0.35	0.25
9) LOAN LOSS PROVISION	1.12	0.62	0.35	0.19	0.09
10) OTHER NON-INTEREST EXPENSE	1.80	1.42	1.13	0.93	0.73
11) LESS F.T.E. ADJUSTMENT	0.25	0.44	0.63	0.95	1.16
12) TAX PROVISION	0.91	0.57	0.33	0.11	0.01
13) RETURN ON ASSETS--OPERATING INCOME	0.67	0.94	1.24	1.64	1.93
14) RETURN ON ASSETS--NET INCOME	0.67	0.95	1.21	1.60	1.91
15) RETURN ON EQUITY--NET INCOME	7.82	11.75	14.77	17.88	21.27
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.24	14.09	14.64	15.29	16.13
17) BREAK EVEN YIELD	14.14	13.04	12.12	11.08	10.26
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.22	11.93	12.62	13.58	14.43
19) YIELD ON LOANS	13.95	14.56	15.34	16.05	16.71
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.65	1.01	0.52	0.25	0.06
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.88	1.10	0.66	0.40	0.19
22) RATE ON TIME AND SAVINGS	11.46	11.06	10.67	10.12	9.70
23) RATE ON TOTAL INTEREST FUNDS	11.46	11.10	10.71	10.22	9.76
24) INTEREST EXPENSE % EARNING ASSETS	9.72	9.11	8.45	7.75	7.01
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	1.66	9.79	20.43	30.60	39.03
26) CASH DIVIDEND AS % OF OPERATING INCOME	6.09	13.30	21.57	31.65	52.59
27) CAPITAL FORMATION RATIO	4.39	8.15	11.55	14.33	18.59
28) EQUITY CAPITAL AS % OF ASSETS	6.62	7.24	8.31	9.49	11.75
Productivity					
29) EARNING ASSETS AS % OF ASSETS	81.54	85.20	87.99	90.43	92.06
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.07	9.73	7.37	5.81	4.45
31) NON-INT. INCOME % NON-INT. EXPENSE	10.92	16.16	20.88	26.14	31.54
32) PERSONNEL EXPENSE PER EMPLOYEE	23962	21096	18533	16611	14817
33) EMPLOYEES PER MILLION ASSETS	1.36	1.10	0.87	0.70	0.59
34) NON-INTEREST INCOME AS % OF SALARIES	22.17	31.38	41.64	53.62	67.90
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	16.57	23.59	31.47	39.54	48.56
36) FED. FUNDS SOLD	1.88	3.98	6.60	10.45	14.82
37) TOTAL LOANS	43.07	53.06	61.35	69.70	74.56
38) RESERVE FOR LOAN LOSS	0.32	0.41	0.57	0.75	1.04
39) REAL ESTATE LOANS--RESIDENTIAL	2.91	4.82	8.14	13.87	19.50
40) REAL ESTATE LOANS--OTHER	2.45	6.22	10.34	15.63	22.07
41) COMMERCIAL AND INDUSTRIAL LOANS	5.03	9.09	15.76	23.30	33.93
42) PERSONAL LOANS	5.84	7.88	10.94	15.90	21.20
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.31	4.62	8.14	13.99	19.24
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	12.95	16.08	19.98	24.62	29.54
45) PUBLIC FUNDS DEMAND DEPOSITS	0.66	1.15	2.28	3.58	5.79
46) TOTAL DEMAND DEPOSITS*	15.84	18.79	22.78	27.38	32.30
47) SAVINGS DEPOSITS IPC*	6.69	9.01	11.96	15.47	19.15
48) TIME DEPOSITS IPC*	36.69	43.04	49.46	56.25	59.81
49) PUBLIC TIME & SAVINGS DEPOSITS	5.11	9.05	13.80	19.19	25.04
50) TOTAL TIME & SAVINGS DEPOSITS	63.82	72.27	77.37	81.73	85.94
51) MEMO: MONEY MARKET CD'S	12.77	18.20	23.54	29.27	35.70
52) MEMO: TIME DEPOSITS OVER 100M	10.89	16.99	24.31	33.34	40.45
53) FOREIGN DEPOSITS		0.05	0.96	4.58	
54) TOTAL DEPOSITS (FGN.& DOM.)	93.46	96.84	100.39	103.68	108.14
55) BORROWINGS	0.20	0.51	1.38	4.22	9.33
56) NET LARGE LIABILITIES	0.00	7.10	16.56	25.75	35.61
57) NON-RATE ASSET/LIABILITY GAP	12.97	17.12	20.90	24.80	30.13
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-44.97	-14.72	6.90	27.39	64.21
59) NET INCOME--1 YR.	-41.63	-12.45	9.09	33.33	75.00
60) AVERAGE ASSETS--1 YR.	4.33	11.37	17.16	22.40	37.37
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-8.75	49.72	96.46	152.63	279.48
62) NET INCOME--5 YRS.	-8.30	47.67	94.19	149.26	268.84
63) AVERAGE ASSETS--5 YRS.	31.08	46.15	59.87	77.89	101.00

* DOMESTIC ONLY

Bank Administration Institute

Louisiana

MEDIANS BY RESOURCE CLASS FOR 273 BANKS IN LOUISIANA

Operating Performance—% of Assets

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1) INTEREST INCOME (FTE)	12.93	13.21	12.88	12.88	12.65	11.90
2) INTEREST EXPENSE	7.14	7.57	7.63	7.25	7.29	7.17
3) NET INTEREST MARGIN	5.82	5.45	5.46	5.44	5.16	4.94
4) TRUST INCOME	0.00	0.00	0.01	0.01	0.03	0.13
5) SERVICE CHARGES ON DEPOSITS*	0.38	0.35	0.38	0.39	0.34	0.35
6) OTHER NON-INTEREST INCOME	0.41	0.22	0.22	0.21	0.22	0.38
7) SALARIES AND BENEFITS	2.10	1.77	1.66	1.52	1.64	1.67
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.78	0.49	0.47	0.44	0.56	0.66
9) LOAN LOSS PROVISION	0.46	0.26	0.42	0.27	0.37	0.36
10) OTHER NON-INTEREST EXPENSE	1.51	1.26	1.25	1.08	1.00	0.94
11) LESS F.T.E. ADJUSTMENT	0.53	0.59	0.58	0.75	0.66	0.59
12) TAX PROVISION	0.19	0.25	0.35	0.31	0.32	0.36
13) RETURN ON ASSETS--OPERATING INCOME	0.98	1.19	1.20	1.37	1.21	1.27
14) RETURN ON ASSETS--NET INCOME	0.99	1.19	1.21	1.37	1.16	1.13
15) RETURN ON EQUITY--NET INCOME	10.68	13.05	14.08	16.30	15.13	15.24

Yields and Rates

16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.20	15.07	14.64	14.74	14.23	14.32
17) BREAK EVEN YIELD	13.11	12.53	12.37	11.75	11.52	11.85
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.22	12.88	12.86	12.53	12.42	12.78
19) YIELD ON LOANS	15.90	15.79	15.39	15.14	15.26	15.14
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.41	0.35	0.60	0.45	0.60	0.52
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.77	0.55	0.83	0.56	0.72	0.69
22) RATE ON TIME AND SAVINGS	10.75	10.80	10.76	10.56	10.57	10.64
23) RATE ON TOTAL INTEREST FUNDS	10.56	10.75	10.73	10.62	10.53	10.88
24) INTEREST EXPENSE % EARNING ASSETS	8.38	8.76	8.69	8.28	8.30	8.20

Capital Position

25) EFFECTIVE TAX RATE--OPERATING INCOME	15.54	19.60	22.20	19.42	22.43	23.80
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.95	20.30	22.90	21.57	21.84	23.63
27) CAPITAL FORMATION RATIO	9.83	10.92	11.00	11.57	12.74	11.86
28) EQUITY CAPITAL AS % OF ASSETS	10.25	8.93	8.41	8.19	7.64	6.82

Productivity

29) EARNING ASSETS AS % OF ASSETS	87.49	87.25	88.38	87.85	88.97	85.49
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.06	7.76	7.41	7.32	6.22	10.36
31) NON-INT. INCOME % NON-INT. EXPENSE	19.10	20.41	20.72	20.88	19.45	26.34
32) PERSONNEL EXPENSE PER EMPLOYEE	14681	18575	19125	18087	17978	19700
33) EMPLOYEES PER MILLION ASSETS	1.53	0.92	0.83	0.84	0.92	0.82
34) NON-INTEREST INCOME AS % OF SALARIES	33.94	37.74	42.53	41.26	39.83	51.65

Asset/Liability Management—Use of Funds

35) INVESTMENT SECURITIES	25.74	30.50	27.26	33.48	36.46	30.62
36) FED. FUNDS SOLD	14.39	7.48	6.82	5.89	4.71	11.04
37) TOTAL LOANS	58.39	61.62	64.42	61.23	58.11	59.93
38) RESERVE FOR LOAN LOSS	0.62	0.49	0.59	0.57	0.59	0.71
39) REAL ESTATE LOANS--RESIDENTIAL	7.94	9.06	8.11	9.86	7.33	4.82
40) REAL ESTATE LOANS--OTHER	10.48	8.82	12.00	10.55	11.23	10.08
41) COMMERCIAL AND INDUSTRIAL LOANS	11.38	12.52	14.78	16.38	20.69	22.90
42) PERSONAL LOANS	14.92	13.70	10.94	8.92	13.43	14.13
43) AGRIC./ LEASE FIN./ OTHER LOANS	8.45	11.14	12.20	7.45	3.11	4.30

Asset/Liability Management—Source of Funds

44) DEMAND DEPOSITS* IPC	19.04	17.56	18.95	19.36	21.02	27.44
45) PUBLIC FUNDS DEMAND DEPOSITS	2.03	1.57	2.70	2.56	1.80	1.34
46) TOTAL DEMAND DEPOSITS*	20.88	21.11	22.78	22.94	23.46	30.31
47) SAVINGS DEPOSITS IPC*	8.32	11.96	11.99	12.84	11.60	10.00
48) TIME DEPOSITS IPC*	50.08	53.35	53.82	49.85	45.55	39.99
49) PUBLIC TIME & SAVINGS DEPOSITS	9.15	13.38	13.44	14.17	14.30	13.02
50) TOTAL TIME & SAVINGS DEPOSITS	75.94	80.90	78.92	78.13	74.79	62.12
51) MEMO: MONEY MARKET CD'S	28.70	29.10	26.79	22.93	18.85	14.54
52) MEMO: TIME DEPOSITS OVER 100M	18.91	20.40	24.18	24.30	25.55	27.32
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.96
54) TOTAL DEPOSITS (FGN.& DOM.)	98.56	101.25	101.20	101.13	97.86	92.54
55) BORROWINGS	1.81	0.73	1.04	1.13	3.77	14.26
56) NET LARGE LIABILITIES	2.37	12.78	17.26	18.07	11.55	21.92
57) NON-RATE ASSET/LIABILITY GAP	22.89	18.74	20.71	21.20	21.46	24.65

Growth Statistics

58) INC. BEFORE SECURITIES TRANS.--1 YR.	-5.81	8.64	-3.95	7.74	12.33	10.36
59) NET INCOME--1 YR.	-5.81	11.55	0.62	10.56	11.47	18.88
60) AVERAGE ASSETS--1 YR.	7.57	19.36	16.47	18.61	16.24	14.20
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	62.61	87.17	77.06	103.64	94.78	118.30
62) NET INCOME--5 YRS.	110.60	85.54	83.73	103.66	92.78	106.74
63) AVERAGE ASSETS--5 YRS.	51.85	62.60	56.60	64.80	57.34	40.79

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 MAINE BASED ON 35 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.08	11.51	12.03	12.41	12.72
2) INTEREST EXPENSE	7.49	7.12	6.84	6.42	5.96
3) NET INTEREST MARGIN	4.34	4.67	5.25	5.75	6.12
4) TRUST INCOME	0.04	0.16	0.27	0.37	0.49
5) SERVICE CHARGES ON DEPOSITS*	0.12	0.20	0.25	0.37	0.46
6) OTHER NON-INTEREST INCOME	0.11	0.14	0.24	0.40	0.59
7) SALARIES AND BENEFITS	2.36	2.28	1.88	1.63	1.49
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.85	0.72	0.56	0.39	0.31
9) LOAN LOSS PROVISION	0.40	0.27	0.21	0.16	0.07
10) OTHER NON-INTEREST EXPENSE	1.97	1.75	1.38	1.16	0.95
11) LESS F.T.E. ADJUSTMENT	0.13	0.38	0.76	0.94	1.03
12) TAX PROVISION	0.47	0.26	0.15	-0.03	-0.31
13) RETURN ON ASSETS--OPERATING INCOME	0.59	0.71	0.98	1.26	1.43
14) RETURN ON ASSETS--NET INCOME	0.63	0.74	0.98	1.29	1.33
15) RETURN ON EQUITY--NET INCOME	8.55	10.74	13.43	14.83	16.59
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.88	13.02	13.51	14.21	14.67
17) BREAK EVEN YIELD	13.30	12.37	11.58	10.98	10.67
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.88	11.91	12.43	12.93	13.71
19) YIELD ON LOANS	12.96	13.39	13.81	14.36	14.99
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.89	0.65	0.33	0.24	0.14
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.72	0.52	0.41	0.33	0.15
22) RATE ON TIME AND SAVINGS	9.61	9.47	9.00	8.64	8.26
23) RATE ON TOTAL INTEREST FUNDS	10.05	9.72	9.29	8.90	8.48
24) INTEREST EXPENSE % EARNING ASSETS	8.88	8.22	7.66	7.42	6.77
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-38.63	3.98	15.19	25.57	34.43
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.33	27.91	37.75	55.63	66.95
27) CAPITAL FORMATION RATIO	4.04	5.77	7.84	9.42	10.24
28) EQUITY CAPITAL AS % OF ASSETS	5.98	6.46	7.22	9.14	10.02
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.34	86.30	88.46	90.33	91.76
30) CASH & DUE (NON-INT.) AS % OF ASSETS	16.63	8.89	7.59	5.23	4.18
31) NON-INT. INCOME % NON-INT. EXPENSE	8.45	11.42	17.12	21.70	26.89
32) PERSONNEL EXPENSE PER EMPLOYEE	20294	18387	15936	14641	14066
33) EMPLOYEES PER MILLION ASSETS	1.70	1.28	1.16	1.00	0.84
34) NON-INTEREST INCOME AS % OF SALARIES	19.13	24.60	31.39	45.49	59.26
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	21.42	27.36	33.55	37.19	44.55
36) FED. FUNDS SOLD	1.28	2.36	6.28	7.68	10.09
37) TOTAL LOANS	50.88	55.56	59.95	65.69	76.35
38) RESERVE FOR LOAN LOSS	0.42	0.54	0.68	0.84	1.22
39) REAL ESTATE LOANS--RESIDENTIAL	6.48	8.94	13.41	19.15	26.18
40) REAL ESTATE LOANS--OTHER	8.03	9.91	11.79	15.65	20.38
41) COMMERCIAL AND INDUSTRIAL LOANS	10.44	12.19	15.97	21.03	28.38
42) PERSONAL LOANS	5.59	8.10	12.16	15.48	21.45
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.50	0.93	2.74	7.21	10.92
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.35	13.59	16.47	21.14	24.29
45) PUBLIC FUNDS DEMAND DEPOSITS	0.70	1.02	1.26	1.67	3.35
46) TOTAL DEMAND DEPOSITS*	13.24	14.83	18.32	22.60	25.26
47) SAVINGS DEPOSITS IPC*	22.32	26.57	29.74	34.11	40.71
48) TIME DEPOSITS IPC*	30.47	35.64	38.53	47.53	52.27
49) PUBLIC TIME & SAVINGS DEPOSITS	2.74	3.69	4.67	7.31	9.89
50) TOTAL TIME & SAVINGS DEPOSITS	65.27	72.73	76.72	81.95	90.78
51) MEMO: MONEY MARKET CD'S	16.22	19.08	22.10	26.53	31.62
52) MEMO: TIME DEPOSITS OVER 100M	3.40	4.89	6.87	10.59	20.33
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	88.72	91.61	95.57	99.60	107.04
55) BORROWINGS	2.18	3.40	7.13	11.23	13.81
56) NET LARGE LIABILITIES	0.00	0.00	0.60	10.80	14.64
57) NON-RATE ASSET/LIABILITY GAP	6.40	13.12	15.95	18.35	21.42
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-21.70	-3.70	9.82	23.76	45.35
59) NET INCOME--1 YR.	-9.02	1.02	15.96	33.88	68.86
60) AVERAGE ASSETS--1 YR.	1.45	5.53	11.23	16.39	18.74
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-41.50	19.35	45.83	101.83	153.84
62) NET INCOME--5 YRS.	-26.42	23.88	48.43	109.48	153.84
63) AVERAGE ASSETS--5 YRS.	2.10	20.63	35.62	45.67	84.74

* DOMESTIC ONLY

Bank Administration Institute

Maine

MEDIANS BY RESOURCE CLASS FOR 35 BANKS IN MAINE

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.80	11.91	12.38	11.99	11.75	11.02
2) INTEREST EXPENSE	6.62	6.92	7.06	6.56	6.76	5.96
3) NET INTEREST MARGIN	6.17	4.99	5.42	5.41	4.83	5.05
4) TRUST INCOME	0.37	0.18	0.05	0.14	0.30	0.53
5) SERVICE CHARGES ON DEPOSITS*	0.16	0.20	0.32	0.18	0.32	0.30
6) OTHER NON-INTEREST INCOME	0.30	0.26	0.19	0.28	0.31	0.84
7) SALARIES AND BENEFITS	2.75	2.01	1.58	1.82	1.94	2.36
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.76	0.60	0.40	0.53	0.62	0.72
9) LOAN LOSS PROVISION	0.16	0.21	0.22	0.25	0.20	0.17
10) OTHER NON-INTEREST EXPENSE	2.54	1.40	1.38	1.34	1.43	1.72
11) LESS F.T.E. ADJUSTMENT	0.00	0.22	0.72	0.82	0.87	0.72
12) TAX PROVISION	0.00	0.18	0.22	0.00	0.04	0.06
13) RETURN ON ASSETS--OPERATING INCOME	0.78	0.77	1.14	1.08	0.77	0.96
14) RETURN ON ASSETS--NET INCOME	0.78	0.77	1.18	1.03	0.73	0.94
15) RETURN ON EQUITY--NET INCOME	8.55	9.05	14.09	13.22	11.85	14.01
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.50	14.44	13.67	13.26	13.07	12.84
17) BREAK EVEN YIELD	13.61	12.63	11.66	11.54	11.54	10.79
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.25	10.83	12.58	12.71	12.39	12.80
19) YIELD ON LOANS	14.99	14.35	13.90	13.68	13.57	13.42
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.89	0.27	0.33	0.30	0.37	0.37
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.31	0.37	0.41	0.49	0.39	0.35
22) RATE ON TIME AND SAVINGS	9.61	9.31	9.00	8.58	8.95	8.75
23) RATE ON TOTAL INTEREST FUNDS	10.12	9.40	9.25	8.89	9.47	9.29
24) INTEREST EXPENSE % EARNING ASSETS	7.51	8.27	7.92	7.31	7.62	6.95
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.00	20.89	13.95	9.19	14.88	6.55
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.33	32.38	40.38	37.17	49.30	32.67
27) CAPITAL FORMATION RATIO	7.84	6.98	9.35	8.11	6.30	9.31
28) EQUITY CAPITAL AS % OF ASSETS	9.14	8.53	8.17	7.47	6.48	6.74
Productivity						
29) EARNING ASSETS AS % OF ASSETS	88.24	81.16	89.39	88.50	88.41	85.84
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.99	12.86	6.96	7.53	7.21	10.11
31) NON-INT. INCOME % NON-INT. EXPENSE	13.97	11.80	16.12	13.43	26.18	35.10
32) PERSONNEL EXPENSE PER EMPLOYEE	14066	13702	16166	15665	17348	16861
33) EMPLOYEES PER MILLION ASSETS	1.95	1.46	1.04	1.23	1.21	1.39
34) NON-INTEREST INCOME AS % OF SALARIES	30.80	23.42	30.17	28.50	48.57	71.61
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	29.11	13.02	27.94	35.51	37.83	35.11
36) FED. FUNDS SOLD	10.03	7.53	6.01	4.91	3.48	9.27
37) TOTAL LOANS	58.40	77.27	62.46	60.63	57.06	55.09
38) RESERVE FOR LOAN LOSS	2.43	0.60	0.80	0.59	0.65	0.59
39) REAL ESTATE LOANS--RESIDENTIAL	3.56	20.30	16.46	13.45	9.21	12.20
40) REAL ESTATE LOANS--OTHER	2.80	11.08	12.71	11.06	12.93	10.68
41) COMMERCIAL AND INDUSTRIAL LOANS	40.41	17.18	11.58	16.16	16.43	16.79
42) PERSONAL LOANS	12.16	14.64	9.57	9.55	15.23	15.48
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.89	8.50	4.62	7.12	1.59	0.50
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	24.29	19.52	13.59	16.39	19.94	28.90
45) PUBLIC FUNDS DEMAND DEPOSITS	0.93	0.88	1.46	1.26	1.49	1.80
46) TOTAL DEMAND DEPOSITS*	25.26	19.95	14.83	17.79	21.58	30.70
47) SAVINGS DEPOSITS IPC*	26.27	28.11	33.30	32.57	28.97	26.84
48) TIME DEPOSITS IPC*	43.13	53.34	39.89	38.50	36.19	35.37
49) PUBLIC TIME & SAVINGS DEPOSITS	3.32	4.18	4.53	3.82	6.35	2.08
50) TOTAL TIME & SAVINGS DEPOSITS	72.73	86.31	79.39	76.73	71.74	64.30
51) MEMO: MONEY MARKET CD'S	31.62	28.17	20.95	22.86	19.61	22.18
52) MEMO: TIME DEPOSITS OVER 100M	6.25	9.23	5.39	5.24	10.67	2.71
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	98.00	109.08	95.57	95.51	90.86	95.01
55) BORROWINGS	3.25	0.98	5.91	5.73	11.12	12.67
56) NET LARGE LIABILITIES	0.00	0.52	3.04	5.59	0.00	0.00
57) NON-RATE ASSET/LIABILITY GAP	24.01	11.54	15.25	16.09	17.79	23.01
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	156.60	-3.72	6.18	13.61	25.95	33.38
59) NET INCOME--1 YR.	156.60	-3.97	9.95	20.54	25.48	33.96
60) AVERAGE ASSETS--1 YR.	12.16	8.61	6.31	12.35	11.98	28.71
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	0.00	97.02	44.19	47.61	36.10	102.37
62) NET INCOME--5 YRS.	0.00	97.02	49.70	50.46	33.29	97.73
63) AVERAGE ASSETS--5 YRS.	0.00	34.05	30.74	39.91	31.02	41.47

* DOMESTIC ONLY

Maryland

PROFIT DISTRIBUTION PROFILE 1982 MARYLAND BASED ON 90 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.95	11.20	11.74	12.06	12.60
2) INTEREST EXPENSE	7.62	7.24	6.76	5.93	4.78
3) NET INTEREST MARGIN	4.01	4.39	4.99	5.87	6.75
4) TRUST INCOME	0.01	0.02	0.10	0.14	0.21
5) SERVICE CHARGES ON DEPOSITS*	0.14	0.22	0.32	0.48	0.76
6) OTHER NON-INTEREST INCOME	0.06	0.09	0.13	0.19	0.30
7) SALARIES AND BENEFITS	2.41	2.17	1.66	1.44	1.24
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.01	0.74	0.52	0.37	0.30
9) LOAN LOSS PROVISION	0.64	0.42	0.20	0.10	0.05
10) OTHER NON-INTEREST EXPENSE	1.48	1.18	0.95	0.76	0.65
11) LESS F.T.E. ADJUSTMENT	0.19	0.35	0.54	0.77	0.94
12) TAX PROVISION	0.92	0.74	0.37	0.08	-0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.57	0.87	1.12	1.41	1.84
14) RETURN ON ASSETS--NET INCOME	0.51	0.85	1.06	1.38	1.88
15) RETURN ON EQUITY--NET INCOME	5.71	10.58	12.86	15.06	16.98
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.01	12.50	13.01	13.43	14.05
17) BREAK EVEN YIELD	12.26	11.25	10.61	10.11	8.97
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.96	11.70	12.26	13.06	13.59
19) YIELD ON LOANS	12.01	12.33	13.15	13.71	14.35
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.70	0.41	0.20	0.08	0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.09	0.73	0.36	0.18	0.08
22) RATE ON TIME AND SAVINGS	10.34	9.79	9.35	8.90	8.35
23) RATE ON TOTAL INTEREST FUNDS	10.45	9.95	9.48	8.95	8.45
24) INTEREST EXPENSE % EARNING ASSETS	8.35	7.92	7.54	6.58	5.47
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-3.91	8.98	22.74	32.91	40.96
26) CASH DIVIDEND AS % OF OPERATING INCOME	12.22	22.16	32.14	39.94	44.58
27) CAPITAL FORMATION RATIO	3.03	6.79	8.57	11.32	12.63
28) EQUITY CAPITAL AS % OF ASSETS	6.48	7.53	8.53	10.13	12.37
Productivity					
29) EARNING ASSETS AS % OF ASSETS	86.25	88.58	90.70	92.59	93.99
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.86	7.24	5.75	4.60	3.50
31) NON-INT. INCOME % NON-INT. EXPENSE	8.51	11.67	15.17	20.42	25.91
32) PERSONNEL EXPENSE PER EMPLOYEE	19993	18157	16003	14647	13914
33) EMPLOYEES PER MILLION ASSETS	1.57	1.28	1.05	0.86	0.72
34) NON-INTEREST INCOME AS % OF SALARIES	15.42	22.08	28.92	38.23	51.10
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	18.69	22.52	30.12	38.13	42.32
36) FED. FUNDS SOLD	1.64	3.16	5.91	10.14	16.40
37) TOTAL LOANS	50.80	57.94	62.99	68.03	73.29
38) RESERVE FOR LOAN LOSS	0.38	0.48	0.60	0.74	0.85
39) REAL ESTATE LOANS--RESIDENTIAL	11.83	15.90	23.16	30.76	39.67
40) REAL ESTATE LOANS--OTHER	3.07	6.26	8.91	13.57	15.51
41) COMMERCIAL AND INDUSTRIAL LOANS	2.25	4.84	9.34	13.04	17.63
42) PERSONAL LOANS	5.07	8.06	11.47	17.31	23.79
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.58	1.73	5.67	10.07	13.19
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	12.53	15.19	18.53	27.86	34.44
45) PUBLIC FUNDS DEMAND DEPOSITS	0.11	0.26	0.52	0.92	1.65
46) TOTAL DEMAND DEPOSITS*	13.10	15.68	20.02	28.00	35.74
47) SAVINGS DEPOSITS IPC*	20.37	23.31	30.64	34.87	39.61
48) TIME DEPOSITS IPC*	27.69	36.36	44.05	47.62	53.50
49) PUBLIC TIME & SAVINGS DEPOSITS	0.18	0.42	1.37	2.86	6.03
50) TOTAL TIME & SAVINGS DEPOSITS	57.74	67.17	77.41	81.01	83.75
51) MEMO: MONEY MARKET CD'S	12.06	17.36	21.86	25.23	29.03
52) MEMO: TIME DEPOSITS OVER 100M	1.62	2.76	4.75	9.08	16.28
53) FOREIGN DEPOSITS		0.77	6.67	20.55	
54) TOTAL DEPOSITS (FGN.& DOM.)	90.85	94.01	96.73	99.06	101.59
55) BORROWINGS	0.20	0.83	1.83	4.96	10.90
56) NET LARGE LIABILITIES	0.00	0.00	0.00	4.03	10.06
57) NON-RATE ASSET/LIABILITY GAP	14.88	17.22	21.06	27.99	34.55
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-19.60	-0.14	13.80	30.31	56.28
59) NET INCOME--1 YR.	-15.81	0.97	13.23	27.34	55.90
60) AVERAGE ASSETS--1 YR.	5.61	9.79	14.06	18.81	23.69
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-6.15	25.37	63.85	99.79	125.20
62) NET INCOME--5 YRS.	-7.70	23.98	56.71	90.27	123.49
63) AVERAGE ASSETS--5 YRS.	21.34	27.29	38.08	50.20	67.19

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 90 BANKS IN MARYLAND

Resource Class --	1	2	3	4	5	6
Size in Millions —	Under $10	$10-25	$25-50	$50-100	$100-500	Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.59	11.73	11.95	11.79	11.74	11.17
2) INTEREST EXPENSE	4.67	6.86	7.03	6.61	6.80	6.37
3) NET INTEREST MARGIN	6.84	4.89	4.65	5.25	4.94	4.85
4) TRUST INCOME	0.00	0.00	0.02	0.01	0.10	0.14
5) SERVICE CHARGES ON DEPOSITS*	0.32	0.27	0.27	0.32	0.29	0.48
6) OTHER NON-INTEREST INCOME	0.13	0.14	0.12	0.13	0.13	0.30
7) SALARIES AND BENEFITS	2.50	1.62	1.55	1.64	1.71	2.07
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.77	0.45	0.39	0.52	0.56	0.79
9) LOAN LOSS PROVISION	1.10	0.23	0.11	0.22	0.23	0.20
10) OTHER NON-INTEREST EXPENSE	1.52	1.00	0.86	0.94	0.98	0.98
11) LESS F.T.E. ADJUSTMENT	0.74	0.33	0.60	0.55	0.54	0.68
12) TAX PROVISION	0.47	0.43	0.32	0.48	0.23	-0.03
13) RETURN ON ASSETS--OPERATING INCOME	1.19	1.05	1.11	1.21	1.07	0.75
14) RETURN ON ASSETS--NET INCOME	1.20	1.04	1.04	1.18	0.98	0.69
15) RETURN ON EQUITY--NET INCOME	7.93	12.23	12.69	13.60	13.11	14.77
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.65	13.24	12.91	13.00	12.97	13.35
17) BREAK EVEN YIELD	11.50	10.79	10.69	10.36	10.65	11.70
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.64	12.65	12.26	12.06	12.18	13.52
19) YIELD ON LOANS	14.13	13.17	12.97	13.17	13.17	13.40
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.90	0.20	0.13	0.21	0.15	0.39
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.70	0.37	0.19	0.39	0.39	0.43
22) RATE ON TIME AND SAVINGS	8.60	9.65	9.30	9.33	9.26	9.31
23) RATE ON TOTAL INTEREST FUNDS	9.05	9.75	9.38	9.33	9.45	9.72
24) INTEREST EXPENSE % EARNING ASSETS	5.26	7.67	7.67	7.23	7.52	7.61
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	24.86	25.18	20.71	27.56	14.69	-4.80
26) CASH DIVIDEND AS % OF OPERATING INCOME	32.84	25.96	26.09	31.06	33.79	43.80
27) CAPITAL FORMATION RATIO	6.39	8.92	8.52	10.01	7.96	6.03
28) EQUITY CAPITAL AS % OF ASSETS	16.67	9.10	8.99	8.26	7.62	5.90
Productivity						
29) EARNING ASSETS AS % OF ASSETS	87.07	90.88	91.92	91.03	90.48	86.36
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.38	5.74	5.27	5.89	6.01	9.21
31) NON-INT. INCOME % NON-INT. EXPENSE	8.08	12.97	13.07	16.27	16.14	25.54
32) PERSONNEL EXPENSE PER EMPLOYEE	15098	15494	15755	15607	16725	19993
33) EMPLOYEES PER MILLION ASSETS	1.49	1.09	0.95	1.07	1.00	1.12
34) NON-INTEREST INCOME AS % OF SALARIES	14.36	25.17	24.66	30.50	30.81	49.99
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	28.93	23.04	28.86	31.80	30.47	34.27
36) FED. FUNDS SOLD	13.56	8.99	5.75	3.68	6.89	4.11
37) TOTAL LOANS	58.61	66.10	62.18	63.35	63.16	59.46
38) RESERVE FOR LOAN LOSS	0.62	0.60	0.55	0.64	0.57	0.74
39) REAL ESTATE LOANS--RESIDENTIAL	26.05	33.84	27.14	21.13	25.46	12.02
40) REAL ESTATE LOANS--OTHER	10.29	9.40	8.29	7.75	10.90	8.91
41) COMMERCIAL AND INDUSTRIAL LOANS	10.56	4.35	6.39	10.81	8.62	15.50
42) PERSONAL LOANS	8.65	10.15	8.40	14.27	16.84	12.59
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.11	4.77	8.63	6.50	1.73	5.24
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	29.97	17.13	16.25	19.60	18.53	26.88
45) PUBLIC FUNDS DEMAND DEPOSITS	0.94	0.36	0.55	0.45	0.61	0.79
46) TOTAL DEMAND DEPOSITS*	33.88	17.57	16.80	21.05	18.88	27.74
47) SAVINGS DEPOSITS IPC*	24.52	30.23	30.73	31.32	30.98	20.88
48) TIME DEPOSITS IPC*	25.35	44.01	46.83	43.65	45.64	31.80
49) PUBLIC TIME & SAVINGS DEPOSITS	1.69	1.11	1.35	2.08	1.96	1.10
50) TOTAL TIME & SAVINGS DEPOSITS	61.58	77.88	79.95	76.12	76.11	54.98
51) MEMO: MONEY MARKET CD'S	11.74	25.54	22.24	21.94	20.75	13.12
52) MEMO: TIME DEPOSITS OVER 100M	16.28	2.36	4.64	4.97	4.76	8.15
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	6.67
54) TOTAL DEPOSITS (FGN.& DOM.)	90.81	97.83	96.71	97.16	95.82	90.13
55) BORROWINGS	8.96	1.50	1.36	1.38	2.68	12.06
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.32	0.00	6.32
57) NON-RATE ASSET/LIABILITY GAP	33.90	21.89	19.38	21.53	19.85	22.01
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-20.44	1.67	16.83	20.01	16.30	6.22
59) NET INCOME--1 YR.	-22.63	2.70	16.83	15.56	16.93	2.30
60) AVERAGE ASSETS--1 YR.	15.18	13.82	13.02	15.94	11.75	18.02
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	15.49	31.15	36.04	89.08	67.46	63.63
62) NET INCOME--5 YRS.	4.28	31.01	33.50	83.19	56.99	54.34
63) AVERAGE ASSETS--5 YRS.	23.76	43.29	36.21	43.76	37.56	40.78

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 MASSACHUSETTS BASED ON 134 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.02	11.50	12.03	12.55	13.19
2) INTEREST EXPENSE	7.44	6.78	6.11	5.24	4.27
3) NET INTEREST MARGIN	4.64	5.27	5.91	6.75	8.27
4) TRUST INCOME	0.02	0.12	0.32	0.58	1.36
5) SERVICE CHARGES ON DEPOSITS*	0.13	0.20	0.28	0.40	0.51
6) OTHER NON-INTEREST INCOME	0.15	0.21	0.35	0.57	0.95
7) SALARIES AND BENEFITS	3.34	2.68	2.32	1.98	1.68
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.12	0.89	0.70	0.54	0.43
9) LOAN LOSS PROVISION	0.44	0.32	0.23	0.15	0.09
10) OTHER NON-INTEREST EXPENSE	2.36	1.95	1.51	1.20	1.00
11) LESS F.T.E. ADJUSTMENT	0.13	0.25	0.49	0.75	0.98
12) TAX PROVISION	1.10	0.76	0.44	0.19	-0.09
13) RETURN ON ASSETS--OPERATING INCOME	0.47	0.74	1.07	1.41	1.83
14) RETURN ON ASSETS--NET INCOME	0.43	0.71	1.08	1.43	1.84
15) RETURN ON EQUITY--NET INCOME	5.34	10.94	16.01	19.12	23.09
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.57	13.24	13.73	14.31	15.21
17) BREAK EVEN YIELD	13.65	12.14	11.40	10.69	9.19
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.20	11.49	12.53	13.55	14.54
19) YIELD ON LOANS	12.84	13.49	14.03	14.82	15.71
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.62	0.46	0.25	0.14	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.87	0.56	0.40	0.29	0.14
22) RATE ON TIME AND SAVINGS	10.27	9.58	8.93	8.22	7.47
23) RATE ON TOTAL INTEREST FUNDS	10.73	9.95	9.34	8.64	7.61
24) INTEREST EXPENSE % EARNING ASSETS	8.53	7.84	6.95	6.07	5.01
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-6.23	17.69	30.31	40.62	46.45
26) CASH DIVIDEND AS % OF OPERATING INCOME	12.00	23.33	32.23	45.32	54.33
27) CAPITAL FORMATION RATIO	3.14	7.08	10.88	14.34	18.36
28) EQUITY CAPITAL AS % OF ASSETS	5.37	6.02	6.81	8.46	11.12
Productivity					
29) EARNING ASSETS AS % OF ASSETS	79.26	84.91	88.39	90.26	92.12
30) CASH & DUE (NON-INT.) AS % OF ASSETS	15.42	11.80	8.29	6.41	4.93
31) NON-INT. INCOME % NON-INT. EXPENSE	8.91	12.70	18.33	26.67	38.14
32) PERSONNEL EXPENSE PER EMPLOYEE	22921	20708	18717	17089	14884
33) EMPLOYEES PER MILLION ASSETS	1.83	1.48	1.23	1.04	0.92
34) NON-INTEREST INCOME AS % OF SALARIES	16.85	23.63	35.45	54.18	72.90
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	15.15	23.09	28.03	34.77	44.38
36) FED. FUNDS SOLD	1.56	3.20	6.30	11.08	18.12
37) TOTAL LOANS	48.01	56.43	64.21	70.82	75.53
38) RESERVE FOR LOAN LOSS	0.46	0.62	0.75	0.90	1.08
39) REAL ESTATE LOANS--RESIDENTIAL	2.52	6.93	13.11	18.01	24.70
40) REAL ESTATE LOANS--OTHER	3.78	6.41	10.01	13.63	17.67
41) COMMERCIAL AND INDUSTRIAL LOANS	8.93	14.21	19.17	26.38	33.72
42) PERSONAL LOANS	4.36	9.85	12.89	19.13	25.02
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.18	0.75	3.46	8.02	13.87
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	17.26	22.18	25.89	32.01	39.25
45) PUBLIC FUNDS DEMAND DEPOSITS	0.58	1.12	1.78	2.96	4.47
46) TOTAL DEMAND DEPOSITS*	18.97	24.25	28.21	34.02	40.85
47) SAVINGS DEPOSITS IPC*	10.53	22.71	28.61	35.88	41.16
48) TIME DEPOSITS IPC*	18.02	27.26	33.50	38.59	46.21
49) PUBLIC TIME & SAVINGS DEPOSITS	0.51	1.49	2.80	5.72	9.90
50) TOTAL TIME & SAVINGS DEPOSITS	47.06	58.74	66.45	72.63	78.35
51) MEMO: MONEY MARKET CD'S	3.91	10.26	12.77	16.64	20.28
52) MEMO: TIME DEPOSITS OVER 100M	3.15	7.72	11.74	17.50	22.90
53) FOREIGN DEPOSITS		9.40	16.54	47.84	
54) TOTAL DEPOSITS (FGN.& DOM.)	85.71	90.95	95.30	100.20	105.50
55) BORROWINGS	2.08	4.21	8.08	12.41	18.89
56) NET LARGE LIABILITIES	0.00	0.00	3.64	13.38	21.22
57) NON-RATE ASSET/LIABILITY GAP	16.12	19.30	24.15	31.15	39.17
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-24.09	-3.68	10.27	27.78	50.96
59) NET INCOME--1 YR.	-33.27	-1.95	13.37	33.13	7[illegible].79
60) AVERAGE ASSETS--1 YR.	8.19	14.16	20.90	32.50	55.24
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	27.66	98.99	168.52	272.72	N/A
62) NET INCOME--5 YRS.	11.50	91.00	162.39	266.66	N/A
63) AVERAGE ASSETS--5 YRS.	20.25	29.56	44.86	74.29	100.97

* DOMESTIC ONLY

Bank Administration Institute

Massachusetts

MEDIANS BY RESOURCE CLASS FOR 134 BANKS IN MASSACHUSETTS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.55	11.65	12.00	12.08	12.09	12.19
2) INTEREST EXPENSE	7.62	5.24	6.03	6.11	6.19	7.71
3) NET INTEREST MARGIN	6.17	6.79	6.44	5.85	5.84	3.97
4) TRUST INCOME	19.36	0.07	0.13	0.46	0.26	0.40
5) SERVICE CHARGES ON DEPOSITS*	0.31	0.30	0.37	0.27	0.26	0.18
6) OTHER NON-INTEREST INCOME	0.69	0.26	0.22	0.35	0.41	0.61
7) SALARIES AND BENEFITS	4.37	2.54	2.35	2.27	2.28	2.12
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.91	0.77	0.64	0.61	0.70	0.74
9) LOAN LOSS PROVISION	1.04	0.27	0.15	0.25	0.23	0.26
10) OTHER NON-INTEREST EXPENSE	4.25	1.54	1.54	1.52	1.56	1.00
11) LESS F.T.E. ADJUSTMENT	0.19	0.26	0.34	0.39	0.68	0.56
12) TAX PROVISION	0.41	0.67	0.47	0.44	0.38	0.15
13) RETURN ON ASSETS--OPERATING INCOME	0.31	1.11	1.08	1.04	1.13	0.82
14) RETURN ON ASSETS--NET INCOME	0.31	1.16	1.05	1.16	1.12	0.77
15) RETURN ON EQUITY--NET INCOME	3.14	12.67	14.26	16.31	17.39	15.74
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.83	13.75	13.92	13.61	13.73	13.69
17) BREAK EVEN YIELD	14.93	11.30	11.35	11.15	11.44	11.92
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.20	12.16	12.05	12.17	13.01	13.16
19) YIELD ON LOANS	15.76	14.09	14.12	13.88	14.05	13.69
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.97	0.34	0.23	0.29	0.22	0.35
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.26	0.45	0.31	0.44	0.40	0.51
22) RATE ON TIME AND SAVINGS	9.64	8.76	8.44	8.95	8.93	10.00
23) RATE ON TOTAL INTEREST FUNDS	9.58	8.76	9.11	9.37	9.30	10.26
24) INTEREST EXPENSE % EARNING ASSETS	8.34	6.11	6.65	7.04	7.08	8.57
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	29.12	35.00	32.87	25.86	28.54	17.31
26) CASH DIVIDEND AS % OF OPERATING INCOME	23.33	27.69	24.79	32.23	36.71	38.61
27) CAPITAL FORMATION RATIO	3.14	9.19	11.22	11.77	11.66	7.85
28) EQUITY CAPITAL AS % OF ASSETS	10.19	8.37	7.91	7.04	6.47	4.64
Productivity						
29) EARNING ASSETS AS % OF ASSETS	86.12	86.33	86.48	87.95	89.45	88.40
30) CASH & DUE (NON-INT.) AS % OF ASSETS	3.54	10.82	9.81	7.90	7.42	7.67
31) NON-INT. INCOME % NON-INT. EXPENSE	10.38	13.44	13.84	21.44	21.93	39.04
32) PERSONNEL EXPENSE PER EMPLOYEE	25128	17900	18957	17408	18791	21847
33) EMPLOYEES PER MILLION ASSETS	1.48	1.48	1.19	1.25	1.23	0.97
34) NON-INTEREST INCOME AS % OF SALARIES	16.92	29.94	27.36	46.57	40.73	69.75
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	38.24	23.09	26.26	29.09	30.10	28.51
36) FED. FUNDS SOLD	15.90	10.87	8.40	5.30	5.07	3.73
37) TOTAL LOANS	50.22	62.27	65.53	64.79	64.21	64.04
38) RESERVE FOR LOAN LOSS	0.79	0.65	0.66	0.80	0.83	0.76
39) REAL ESTATE LOANS--RESIDENTIAL	14.12	15.54	12.65	13.82	11.76	8.36
40) REAL ESTATE LOANS--OTHER	1.44	6.86	9.90	10.56	11.38	6.88
41) COMMERCIAL AND INDUSTRIAL LOANS	4.21	14.25	17.93	18.23	22.24	20.92
42) PERSONAL LOANS	9.39	16.52	11.39	14.10	12.13	11.50
43) AGRIC./ LEASE FIN./ OTHER LOANS	10.15	9.17	5.04	4.25	1.23	6.91
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	2.37	33.91	26.08	25.59	25.45	21.76
45) PUBLIC FUNDS DEMAND DEPOSITS	1.12	1.60	2.04	1.56	2.00	2.07
46) TOTAL DEMAND DEPOSITS%	2.37	34.70	29.29	27.41	27.78	24.57
47) SAVINGS DEPOSITS IPC*	19.89	29.55	30.79	29.19	28.03	16.11
48) TIME DEPOSITS IPC*	49.81	35.48	33.50	32.20	33.43	33.56
49) PUBLIC TIME & SAVINGS DEPOSITS	9.54	2.21	2.43	4.23	3.16	2.43
50) TOTAL TIME & SAVINGS DEPOSITS	84.36	64.41	69.08	67.14	65.54	62.47
51) MEMO: MONEY MARKET CD'S	33.12	16.64	14.83	14.28	11.84	10.98
52) MEMO: TIME DEPOSITS OVER 100M	10.11	7.04	10.93	9.69	13.32	17.15
53) FOREIGN DEPOSITS	0.00	0.00	0.00	16.54	0.00	18.49
54) TOTAL DEPOSITS (FGN.& DOM.)	88.17	101.27	98.33	95.15	93.96	90.27
55) BORROWINGS	3.52	2.55	6.82	7.41	9.19	15.75
56) NET LARGE LIABILITIES	0.00	1.26	2.55	2.29	4.84	14.85
57) NON-RATE ASSET/LIABILITY GAP	15.05	32.59	24.61	23.74	23.94	18.82
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-21.11	5.30	10.44	6.58	12.76	11.08
59) NET INCOME--1 YR.	-2.45	6.06	11.82	14.04	15.59	12.77
60) AVERAGE ASSETS--1 YR.	30.30	18.43	22.18	20.39	22.24	16.55
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	263.63	175.73	144.75	167.82	182.88	118.36
62) NET INCOME--5 YRS.	266.66	184.50	137.85	176.77	177.98	120.66
63) AVERAGE ASSETS--5 YRS.	23.26	32.87	49.95	45.84	39.99	51.02

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 MICHIGAN BASED ON 370 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.69	11.14	11.59	11.98	12.52
2) INTEREST EXPENSE	8.23	7.90	7.49	7.10	6.47
3) NET INTEREST MARGIN	3.23	3.60	4.15	4.61	5.17
4) TRUST INCOME	0.04	0.09	0.15	0.26	0.36
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.17	0.25	0.38	0.53
6) OTHER NON-INTEREST INCOME	0.10	0.15	0.21	0.31	0.40
7) SALARIES AND BENEFITS	2.18	1.87	1.58	1.34	1.17
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.97	0.65	0.48	0.36	0.27
9) LOAN LOSS PROVISION	0.61	0.37	0.20	0.11	0.06
10) OTHER NON-INTEREST EXPENSE	1.59	1.25	0.99	0.82	0.70
11) LESS F.T.E. ADJUSTMENT	0.15	0.28	0.44	0.63	0.79
12) TAX PROVISION	0.53	0.27	0.09	-0.05	-0.28
13) RETURN ON ASSETS--OPERATING INCOME	-0.07	0.40	0.72	0.98	1.22
14) RETURN ON ASSETS--NET INCOME	-0.14	0.39	0.72	0.99	1.22
15) RETURN ON EQUITY--NET INCOME	-1.67	4.88	9.81	12.71	14.78
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.13	12.59	13.21	14.54	16.16
17) BREAK EVEN YIELD	15.10	13.19	11.93	11.12	10.54
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.88	11.04	11.78	12.66	14.02
19) YIELD ON LOANS	11.83	12.44	13.05	13.68	14.38
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.05	0.64	0.35	0.18	0.07
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.15	0.72	0.40	0.24	0.11
22) RATE ON TIME AND SAVINGS	10.30	9.98	9.64	9.28	8.90
23) RATE ON TOTAL INTEREST FUNDS	10.48	10.06	9.72	9.35	8.95
24) INTEREST EXPENSE % EARNING ASSETS	10.25	9.32	8.62	8.07	7.53
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-24.69	0.94	13.74	31.81	46.15
26) CASH DIVIDEND AS % OF OPERATING INCOME	16.03	24.70	37.14	56.86	80.11
27) CAPITAL FORMATION RATIO	-4.34	2.27	5.80	8.59	10.89
28) EQUITY CAPITAL AS % OF ASSETS	5.86	6.66	7.41	8.45	10.55
Productivity					
29) EARNING ASSETS AS % OF ASSETS	72.01	82.32	88.15	90.87	92.86
30) CASH & DUE (NON-INT.) AS % OF ASSETS	23.58	12.77	7.45	5.19	3.68
31) NON-INT. INCOME % NON-INT. EXPENSE	9.97	13.30	16.87	20.79	26.10
32) PERSONNEL EXPENSE PER EMPLOYEE	21370	19343	17717	16333	15246
33) EMPLOYEES PER MILLION ASSETS	1.25	1.05	0.90	0.77	0.62
34) NON-INTEREST INCOME AS % OF SALARIES	18.81	25.78	33.44	42.19	54.23
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	17.19	22.27	30.80	38.71	45.71
36) FED. FUNDS SOLD	1.93	3.49	6.24	10.38	16.16
37) TOTAL LOANS	44.47	54.80	61.07	69.06	75.25
38) RESERVE FOR LOAN LOSS	0.32	0.46	0.59	0.68	0.85
39) REAL ESTATE LOANS--RESIDENTIAL	11.00	16.14	22.09	28.52	33.71
40) REAL ESTATE LOANS--OTHER	3.54	5.44	7.83	11.11	14.57
41) COMMERCIAL AND INDUSTRIAL LOANS	3.79	7.25	11.09	17.14	24.64
42) PERSONAL LOANS	4.77	6.37	9.00	12.37	16.57
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.96	3.17	6.08	10.18	14.92
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	9.23	10.76	13.73	17.89	23.16
45) PUBLIC FUNDS DEMAND DEPOSITS	0.41	0.74	1.27	1.96	3.07
46) TOTAL DEMAND DEPOSITS*	10.48	12.53	15.22	19.46	25.25
47) SAVINGS DEPOSITS IPC*	19.32	23.11	26.91	31.32	36.48
48) TIME DEPOSITS IPC*	41.66	45.96	52.00	58.23	64.58
49) PUBLIC TIME & SAVINGS DEPOSITS	1.92	4.33	7.04	10.54	15.93
50) TOTAL TIME & SAVINGS DEPOSITS	74.93	80.59	86.61	92.84	104.32
51) MEMO: MONEY MARKET CD'S	20.52	25.02	30.27	34.81	39.23
52) MEMO: TIME DEPOSITS OVER 100M	2.41	4.69	9.04	13.93	24.06
53) FOREIGN DEPOSITS	-0.36	1.80	5.41	7.81	18.67
54) TOTAL DEPOSITS (FGN.& DOM.)	93.82	97.22	100.76	108.17	124.47
55) BORROWINGS	0.27	0.83	1.98	4.62	9.61
56) NET LARGE LIABILITIES	0.00	0.00	0.00	5.30	14.90
57) NON-RATE ASSET/LIABILITY GAP	-6.18	4.75	12.59	16.06	19.84
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-78.19	-16.31	6.33	37.21	102.31
59) NET INCOME--1 YR.	-77.53	-17.39	10.02	44.27	137.25
60) AVERAGE ASSETS--1 YR.	0.71	5.21	10.22	14.88	30.41
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-88.83	-32.75	5.05	43.85	97.36
62) NET INCOME--5 YRS.	-103.09	-32.55	7.40	44.16	96.85
63) AVERAGE ASSETS--5 YRS.	6.40	17.91	28.40	42.81	66.16

* DOMESTIC ONLY

Bank Administration Institute

Michigan

MEDIANS BY RESOURCE CLASS FOR 370 BANKS IN MICHIGAN

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.67	11.68	11.65	11.63	11.42	11.04
2) INTEREST EXPENSE	6.75	7.43	7.53	7.58	7.49	7.75
3) NET INTEREST MARGIN	4.79	4.32	4.26	4.09	3.98	3.58
4) TRUST INCOME	0.03	0.00	0.03	0.09	0.21	0.26
5) SERVICE CHARGES ON DEPOSITS*	0.25	0.28	0.24	0.23	0.26	0.27
6) OTHER NON-INTEREST INCOME	0.16	0.24	0.19	0.17	0.25	0.37
7) SALARIES AND BENEFITS	1.83	1.56	1.58	1.55	1.56	1.72
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.79	0.45	0.43	0.47	0.54	0.49
9) LOAN LOSS PROVISION	0.14	0.21	0.22	0.18	0.18	0.18
10) OTHER NON-INTEREST EXPENSE	1.40	1.10	1.00	0.92	0.98	0.97
11) LESS F.T.E. ADJUSTMENT	0.28	0.36	0.44	0.43	0.52	0.45
12) TAX PROVISION	0.18	0.09	0.13	0.06	0.07	-0.02
13) RETURN ON ASSETS--OPERATING INCOME	0.65	0.73	0.72	0.78	0.69	0.54
14) RETURN ON ASSETS--NET INCOME	0.71	0.76	0.74	0.75	0.68	0.56
15) RETURN ON EQUITY--NET INCOME	4.27	8.76	10.11	9.81	10.38	9.83
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.08	13.39	13.79	13.75	12.75	12.62
17) BREAK EVEN YIELD	14.36	12.10	12.24	12.15	11.23	11.32
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.38	11.77	11.89	11.90	11.62	11.15
19) YIELD ON LOANS	13.55	13.24	13.13	12.97	12.76	13.01
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.40	0.43	0.35	0.30	0.33	0.42
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.48	0.45	0.47	0.33	0.33	0.43
22) RATE ON TIME AND SAVINGS	9.46	9.47	9.67	9.64	9.71	9.70
23) RATE ON TOTAL INTEREST FUNDS	9.48	9.48	9.72	9.71	9.86	10.32
24) INTEREST EXPENSE % EARNING ASSETS	9.01	8.70	8.65	8.94	8.24	8.70
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	25.00	15.70	16.27	10.46	11.28	3.37
26) CASH DIVIDEND AS % OF OPERATING INCOME	74.16	29.93	31.70	36.54	47.93	41.19
27) CAPITAL FORMATION RATIO	2.61	6.04	6.47	6.16	5.20	4.89
28) EQUITY CAPITAL AS % OF ASSETS	11.45	8.08	7.62	7.10	7.02	5.45
Productivity						
29) EARNING ASSETS AS % OF ASSETS	81.27	87.84	86.33	85.72	90.26	90.03
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.09	7.71	8.97	10.29	5.37	6.06
31) NON-INT. INCOME % NON-INT. EXPENSE	13.22	15.88	15.96	15.63	20.21	31.80
32) PERSONNEL EXPENSE PER EMPLOYEE	16828	18461	17532	17154	17910	18799
33) EMPLOYEES PER MILLION ASSETS	1.06	0.88	0.90	0.90	0.89	0.95
34) NON-INTEREST INCOME AS % OF SALARIES	29.27	32.78	29.87	30.78	40.48	54.90
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	24.27	30.34	27.61	28.41	35.67	39.36
36) FED. FUNDS SOLD	17.02	9.39	6.75	6.26	3.59	2.90
37) TOTAL LOANS	54.39	59.31	61.48	63.43	60.34	57.47
38) RESERVE FOR LOAN LOSS	0.49	0.61	0.58	0.62	0.56	0.63
39) REAL ESTATE LOANS--RESIDENTIAL	16.72	23.69	24.16	24.42	19.36	15.24
40) REAL ESTATE LOANS--OTHER	5.49	6.59	7.64	7.97	9.72	8.00
41) COMMERCIAL AND INDUSTRIAL LOANS	7.32	8.65	10.07	12.14	14.45	16.01
42) PERSONAL LOANS	7.36	9.48	8.31	8.26	9.76	13.85
43) AGRIC./ LEASE FIN./ OTHER LOANS	6.66	6.89	7.89	6.90	1.74	6.22
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	19.40	13.44	12.65	13.19	14.27	16.64
45) PUBLIC FUNDS DEMAND DEPOSITS	1.15	1.32	1.20	1.27	1.30	1.30
46) TOTAL DEMAND DEPOSITS*	20.64	14.99	14.02	15.46	15.39	18.15
47) SAVINGS DEPOSITS IPC*	28.85	29.05	27.17	27.54	25.30	22.29
48) TIME DEPOSITS IPC*	51.33	52.21	54.26	55.38	48.85	42.69
49) PUBLIC TIME & SAVINGS DEPOSITS	9.02	8.78	7.26	6.96	6.20	6.35
50) TOTAL TIME & SAVINGS DEPOSITS	88.89	87.84	88.73	89.72	80.92	71.63
51) MEMO: MONEY MARKET CD'S	25.48	31.77	30.77	32.25	28.23	21.22
52) MEMO: TIME DEPOSITS OVER 100M	12.07	7.86	7.33	8.27	10.43	12.03
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	5.41
54) TOTAL DEPOSITS (FGN.& DOM.)	106.27	103.27	103.46	103.62	97.49	92.27
55) BORROWINGS	1.83	1.98	1.29	1.60	3.03	10.70
56) NET LARGE LIABILITIES	0.00	0.00	0.76	1.86	0.00	2.62
57) NON-RATE ASSET/LIABILITY GAP	10.15	10.54	10.93	8.49	15.15	14.90
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	45.83	-1.40	3.23	12.68	6.26	16.73
59) NET INCOME--1 YR.	39.96	3.40	7.24	12.68	11.04	12.33
60) AVERAGE ASSETS--1 YR.	12.35	11.15	11.14	8.78	9.40	1.65
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	27.27	23.62	4.27	10.12	1.19	-15.31
62) NET INCOM[illegible]RS.	29.56	20.22	12.50	7.75	-0.33	-23.37
63) AVERAGE [illegible] YRS.	26.31	33.10	33.69	33.33	22.50	10.80

* DOMESTIC O[illegible]

PROFIT DISTRIBUTION PROFILE 1982 MINNESOTA BASED ON 754 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.55	11.93	12.41	12.93	13.49
2) INTEREST EXPENSE	8.57	8.20	7.75	7.20	6.31
3) NET INTEREST MARGIN	3.64	4.16	4.76	5.46	6.19
4) TRUST INCOME	0.04	0.09	0.21	0.34	0.74
5) SERVICE CHARGES ON DEPOSITS*	0.08	0.13	0.22	0.37	0.64
6) OTHER NON-INTEREST INCOME	0.08	0.13	0.21	0.37	0.56
7) SALARIES AND BENEFITS	2.42	2.03	1.67	1.38	1.17
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.77	0.57	0.41	0.28	0.19
9) LOAN LOSS PROVISION	0.72	0.41	0.23	0.10	0.04
10) OTHER NON-INTEREST EXPENSE	1.61	1.22	0.95	0.74	0.58
11) LESS F.T.E. ADJUSTMENT	0.10	0.30	0.48	0.71	0.95
12) TAX PROVISION	0.81	0.56	0.30	0.13	-0.04
13) RETURN ON ASSETS--OPERATING INCOME	0.39	0.72	1.08	1.43	1.84
14) RETURN ON ASSETS--NET INCOME	0.37	0.69	1.08	1.43	1.85
15) RETURN ON EQUITY--NET INCOME	5.10	9.03	12.97	16.52	20.08
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.71	13.20	13.75	14.29	14.92
17) BREAK EVEN YIELD	13.31	12.34	11.56	10.90	10.33
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.79	11.53	12.33	13.18	14.14
19) YIELD ON LOANS	12.94	13.61	14.27	14.91	15.59
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.06	0.64	0.27	0.10	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.24	0.73	0.42	0.18	0.08
22) RATE ON TIME AND SAVINGS	10.93	10.50	10.09	9.67	9.09
23) RATE ON TOTAL INTEREST FUNDS	10.92	10.52	10.11	9.69	9.11
24) INTEREST EXPENSE % EARNING ASSETS	9.69	9.01	8.50	7.89	7.14
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	1.58	13.63	22.68	32.60	41.02
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.26	13.15	25.86	49.57	81.95
27) CAPITAL FORMATION RATIO	0.29	5.17	9.37	12.66	15.97
28) EQUITY CAPITAL AS % OF ASSETS	6.55	7.27	8.17	9.31	10.73
Productivity					
29) EARNING ASSETS AS % OF ASSETS	84.97	88.71	90.94	93.09	94.73
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.98	7.07	5.28	4.00	3.25
31) NON-INT. INCOME % NON-INT. EXPENSE	8.44	11.79	16.70	22.79	29.82
32) PERSONNEL EXPENSE PER EMPLOYEE	27714	23333	20593	18045	16275
33) EMPLOYEES PER MILLION ASSETS	1.25	1.00	0.78	0.64	0.54
34) NON-INTEREST INCOME AS % OF SALARIES	14.18	21.03	31.32	44.53	57.95
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	20.34	25.37	32.78	40.32	48.30
36) FED. FUNDS SOLD	1.07	2.17	4.05	6.71	10.28
37) TOTAL LOANS	46.00	53.84	61.86	69.17	74.92
38) RESERVE FOR LOAN LOSS	0.21	0.34	0.51	0.65	0.76
39) REAL ESTATE LOANS--RESIDENTIAL	3.18	5.94	10.84	17.22	23.59
40) REAL ESTATE LOANS--OTHER	2.35	4.14	6.36	9.22	13.07
41) COMMERCIAL AND INDUSTRIAL LOANS	4.45	7.46	11.52	17.96	24.17
42) PERSONAL LOANS	3.32	4.84	6.85	10.07	14.82
43) AGRIC./ LEASE FIN./ OTHER LOANS	6.07	10.97	19.38	28.98	38.09
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	9.31	11.10	13.43	17.25	23.53
45) PUBLIC FUNDS DEMAND DEPOSITS	0.23	0.45	0.85	1.51	2.54
46) TOTAL DEMAND DEPOSITS*	10.26	12.16	14.71	18.84	24.94
47) SAVINGS DEPOSITS IPC*	13.85	16.63	19.80	23.80	29.62
48) TIME DEPOSITS IPC*	41.22	49.28	55.94	60.72	64.17
49) PUBLIC TIME & SAVINGS DEPOSITS	1.41	2.72	5.11	8.45	12.33
50) TOTAL TIME & SAVINGS DEPOSITS	72.09	78.04	82.01	85.56	88.37
51) MEMO: MONEY MARKET CD'S	16.59	21.70	26.85	31.31	35.21
52) MEMO: TIME DEPOSITS OVER 100M	1.36	2.84	6.06	10.18	16.48
53) FOREIGN DEPOSITS		3.34	17.91	30.57	
54) TOTAL DEPOSITS (FGN.& DOM.)	91.91	95.09	97.55	100.16	103.68
55) BORROWINGS	0.33	0.79	1.80	4.72	8.58
56) NET LARGE LIABILITIES	0.00	0.00	2.47	8.33	16.51
57) NON-RATE ASSET/LIABILITY GAP	9.47	13.13	16.11	19.84	24.32
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-54.52	-21.61	3.09	28.23	63.38
59) NET INCOME--1 YR.	-53.47	-22.36	6.41	35.00	80.51
60) AVERAGE ASSETS--1 YR.	4.93	9.82	14.38	19.24	24.63
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-35.29	12.28	60.48	127.27	214.00
62) NET INCOME--5 YRS.	-40.93	12.34	63.63	136.36	215.58
63) AVERAGE ASSETS--5 YRS.	14.53	25.32	35.24	46.69	59.38

* DOMESTIC ONLY

Bank Administration Institute

Minnesota

MEDIANS BY RESOURCE CLASS FOR 754 BANKS IN MINNESOTA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.58	12.53	12.36	12.05	11.98	10.20
2) INTEREST EXPENSE	7.66	7.79	7.84	7.82	7.45	8.40
3) NET INTEREST MARGIN	4.89	4.90	4.72	4.47	4.52	1.82
4) TRUST INCOME	0.00	0.14	0.04	0.19	0.31	0.32
5) SERVICE CHARGES ON DEPOSITS*	0.24	0.19	0.21	0.25	0.28	0.08
6) OTHER NON-INTEREST INCOME	0.20	0.21	0.22	0.20	0.27	1.27
7) SALARIES AND BENEFITS	2.03	1.67	1.48	1.42	1.60	0.95
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.43	0.38	0.39	0.41	0.47	0.27
9) LOAN LOSS PROVISION	0.24	0.22	0.23	0.22	0.32	0.34
10) OTHER NON-INTEREST EXPENSE	0.99	0.89	0.94	0.94	1.15	0.78
11) LESS F.T.E. ADJUSTMENT	0.16	0.47	0.59	0.59	0.59	0.42
12) TAX PROVISION	0.34	0.37	0.28	0.22	0.25	0.21
13) RETURN ON ASSETS--OPERATING INCOME	1.05	1.19	1.06	0.96	0.87	0.63
14) RETURN ON ASSETS--NET INCOME	1.11	1.20	1.06	0.94	0.68	0.60
15) RETURN ON EQUITY--NET INCOME	12.20	13.67	12.92	12.35	10.19	12.20
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.75	13.75	13.81	13.71	13.64	13.07
17) BREAK EVEN YIELD	11.79	11.43	11.46	11.57	11.70	11.55
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.26	12.36	12.42	12.19	12.18	11.85
19) YIELD ON LOANS	14.52	14.50	14.15	13.83	13.89	13.66
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.36	0.26	0.24	0.22	0.37	0.48
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.45	0.42	0.40	0.35	0.49	0.70
22) RATE ON TIME AND SAVINGS	10.06	10.12	10.06	10.05	10.02	11.68
23) RATE ON TOTAL INTEREST FUNDS	10.06	10.11	10.14	10.08	10.20	11.83
24) INTEREST EXPENSE % EARNING ASSETS	8.33	8.51	8.62	8.60	8.58	10.38
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	28.09	24.19	20.80	18.93	20.62	25.48
26) CASH DIVIDEND AS % OF OPERATING INCOME	20.17	21.84	31.05	35.03	49.49	33.37
27) CAPITAL FORMATION RATIO	9.41	10.40	8.79	7.81	5.31	7.72
28) EQUITY CAPITAL AS % OF ASSETS	8.66	8.43	7.99	7.63	6.83	4.93
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.96	91.54	90.69	89.44	88.95	80.96
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.13	4.80	5.12	6.77	7.28	8.59
31) NON-INT. INCOME % NON-INT. EXPENSE	14.74	15.37	18.19	18.49	21.51	78.19
32) PERSONNEL EXPENSE PER EMPLOYEE	21285	21320	20027	18871	20527	27043
33) EMPLOYEES PER MILLION ASSETS	0.99	0.78	0.71	0.74	0.76	0.38
34) NON-INTEREST INCOME AS % OF SALARIES	24.56	28.03	34.97	36.73	44.52	170.60
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	36.08	34.20	31.76	30.96	25.25	27.14
36) FED. FUNDS SOLD	5.59	4.13	3.47	3.40	2.74	3.14
37) TOTAL LOANS	56.65	60.25	64.00	65.04	67.63	68.31
38) RESERVE FOR LOAN LOSS	0.45	0.48	0.53	0.55	0.72	0.61
39) REAL ESTATE LOANS--RESIDENTIAL	8.82	8.54	12.80	14.24	15.16	5.40
40) REAL ESTATE LOANS--OTHER	5.39	5.84	7.84	7.36	6.69	6.26
41) COMMERCIAL AND INDUSTRIAL LOANS	8.15	9.95	13.32	17.77	22.40	28.92
42) PERSONAL LOANS	6.68	6.25	6.89	8.55	13.18	3.10
43) AGRIC./ LEASE FIN./ OTHER LOANS	24.02	22.85	16.11	11.60	9.62	19.31
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	13.67	13.26	12.46	13.80	19.36	20.71
45) PUBLIC FUNDS DEMAND DEPOSITS	0.87	0.89	0.88	0.72	0.48	0.27
46) TOTAL DEMAND DEPOSITS*	15.58	14.61	13.58	14.97	20.77	21.10
47) SAVINGS DEPOSITS IPC*	18.87	19.20	20.57	21.66	22.10	4.91
48) TIME DEPOSITS IPC*	55.71	56.66	56.69	55.22	48.03	37.52
49) PUBLIC TIME & SAVINGS DEPOSITS	4.73	4.97	5.22	5.85	4.44	1.34
50) TOTAL TIME & SAVINGS DEPOSITS	82.01	81.86	83.23	81.83	76.39	43.38
51) MEMO: MONEY MARKET CD'S	28.42	27.71	26.46	26.12	20.63	3.18
52) MEMO: TIME DEPOSITS OVER 100M	4.12	5.38	6.75	8.53	9.68	22.26
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	13.29	22.53
54) TOTAL DEPOSITS (FGN.& DOM.)	97.78	97.06	97.82	98.56	96.78	81.83
55) BORROWINGS	1.07	1.30	1.55	3.34	6.43	24.83
56) NET LARGE LIABILITIES	0.00	1.04	4.78	7.08	8.79	47.66
57) NON-RATE ASSET/LIABILITY GAP	17.35	16.36	15.08	14.85	16.90	12.76
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-7.69	5.76	4.83	3.01	2.99	24.12
59) NET INCOME--1 YR.	2.03	9.36	7.23	-2.52	6.62	57.20
60) AVERAGE ASSETS--1 YR.	14.30	14.96	13.37	12.74	14.50	24.98
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	66.66	78.74	49.38	33.40	29.48	68.02
62) NET INCOME--5 YRS.	72.89	82.66	50.30	30.29	26.17	54.73
63) AVERAGE ASSETS--5 YRS.	30.57	36.72	36.47	32.68	33.29	77.59

* DOMESTIC ONLY

Mississippi

PROFIT DISTRIBUTION PROFILE 1982 MISSISSIPPI BASED ON 167 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.51	11.90	12.50	13.05	13.37
2) INTEREST EXPENSE	8.53	8.10	7.68	7.16	6.47
3) NET INTEREST MARGIN	3.89	4.38	4.77	5.60	6.08
4) TRUST INCOME	0.01	0.02	0.06	0.08	0.12
5) SERVICE CHARGES ON DEPOSITS*	0.16	0.22	0.37	0.52	0.69
6) OTHER NON-INTEREST INCOME	0.08	0.16	0.28	0.53	0.76
7) SALARIES AND BENEFITS	2.26	1.95	1.64	1.39	1.21
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.77	0.60	0.46	0.32	0.23
9) LOAN LOSS PROVISION	1.20	0.66	0.35	0.19	0.09
10) OTHER NON-INTEREST EXPENSE	1.66	1.31	1.01	0.80	0.63
11) LESS F.T.E. ADJUSTMENT	0.19	0.50	0.70	0.95	1.17
12) TAX PROVISION	0.68	0.38	0.14	0.01	-0.13
13) RETURN ON ASSETS--OPERATING INCOME	0.39	0.86	1.09	1.41	1.77
14) RETURN ON ASSETS--NET INCOME	0.40	0.87	1.09	1.41	1.77
15) RETURN ON EQUITY--NET INCOME	5.01	10.47	13.55	16.40	18.94
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.95	13.44	14.12	14.74	15.38
17) BREAK EVEN YIELD	13.75	12.61	11.72	11.06	10.54
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.76	11.56	12.20	12.96	13.75
19) YIELD ON LOANS	13.85	14.39	14.88	15.65	16.18
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.17	1.18	0.65	0.30	0.15
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.90	1.29	0.75	0.39	0.24
22) RATE ON TIME AND SAVINGS	11.32	10.91	10.58	10.26	10.00
23) RATE ON TOTAL INTEREST FUNDS	11.33	10.92	10.61	10.30	9.98
24) INTEREST EXPENSE % EARNING ASSETS	9.84	9.12	8.63	8.13	7.35
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-14.62	1.53	12.45	24.56	33.35
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.22	17.96	28.52	43.60	61.01
27) CAPITAL FORMATION RATIO	1.95	6.35	9.45	12.41	16.50
28) EQUITY CAPITAL AS % OF ASSETS	6.43	7.00	8.20	9.53	11.45
Productivity					
29) EARNING ASSETS AS % OF ASSETS	83.14	86.32	88.94	91.08	91.99
30) CASH & DUE (NON-INT.) AS % OF ASSETS	12.63	8.33	6.27	4.89	4.04
31) NON-INT. INCOME % NON-INT. EXPENSE	13.29	17.44	23.32	31.38	35.88
32) PERSONNEL EXPENSE PER EMPLOYEE	22526	20163	18141	16097	14444
33) EMPLOYEES PER MILLION ASSETS	1.31	1.12	0.90	0.75	0.67
34) NON-INTEREST INCOME AS % OF SALARIES	24.74	32.47	46.34	60.38	74.40
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	21.89	27.70	37.97	44.85	54.68
36) FED. FUNDS SOLD	1.10	2.91	6.18	11.03	19.52
37) TOTAL LOANS	37.21	47.65	54.08	64.76	72.73
38) RESERVE FOR LOAN LOSS	0.30	0.41	0.52	0.68	0.90
39) REAL ESTATE LOANS--RESIDENTIAL	2.51	4.66	7.71	11.02	13.68
40) REAL ESTATE LOANS--OTHER	3.92	5.57	8.89	13.38	17.73
41) COMMERCIAL AND INDUSTRIAL LOANS	3.64	5.78	10.17	15.18	21.41
42) PERSONAL LOANS	6.62	8.87	13.29	18.46	23.29
43) AGRIC./ LEASE FIN./ OTHER LOANS	4.13	6.65	9.87	16.52	21.98
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	12.81	14.70	16.99	19.72	23.79
45) PUBLIC FUNDS DEMAND DEPOSITS	0.90	1.46	2.49	3.63	6.44
46) TOTAL DEMAND DEPOSITS*	15.19	17.09	19.87	23.53	27.76
47) SAVINGS DEPOSITS IPC*	6.93	8.71	10.56	13.42	16.68
48) TIME DEPOSITS IPC*	42.64	51.91	58.60	63.52	69.28
49) PUBLIC TIME & SAVINGS DEPOSITS	5.17	6.64	9.48	12.17	21.22
50) TOTAL TIME & SAVINGS DEPOSITS	69.34	75.74	79.97	83.94	87.78
51) MEMO: MONEY MARKET CD'S	20.96	25.84	29.55	34.46	38.66
52) MEMO: TIME DEPOSITS OVER 100M	7.67	10.80	15.57	20.11	28.07
53) FOREIGN DEPOSITS			2.39		
54) TOTAL DEPOSITS (FGN.& DOM.)	93.88	96.79	99.67	103.49	107.50
55) BORROWINGS	0.07	0.25	0.96	2.48	5.72
56) NET LARGE LIABILITIES	0.00	0.54	7.11	15.37	23.30
57) NON-RATE ASSET/LIABILITY GAP	10.60	15.14	19.00	22.40	28.37
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-57.66	-25.67	2.46	18.25	56.33
59) NET INCOME--1 YR.	-53.74	-16.03	6.54	24.89	67.84
60) AVERAGE ASSETS--1 YR.	0.80	7.15	12.35	18.42	24.50
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-42.15	17.58	67.86	118.07	200.00
62) NET INCOME--5 YRS.	-43.46	18.62	69.63	125.10	205.97
63) AVERAGE ASSETS--5 YRS.	21.94	33.40	48.68	61.24	90.66

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 167 BANKS IN MISSISSIPPI

Resource Class —	1	2	3	4	5	6
Size in Millions —	Under $10	$10-25	$25-50	$50-100	$100-500	Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.90	12.87	12.58	12.62	12.17	11.76
2) INTEREST EXPENSE	6.23	7.92	7.67	7.75	7.67	7.45
3) NET INTEREST MARGIN	5.04	4.76	4.82	4.85	4.71	4.36
4) TRUST INCOME	0.00	0.08	0.02	0.02	0.06	0.12
5) SERVICE CHARGES ON DEPOSITS*	0.24	0.33	0.38	0.39	0.39	0.28
6) OTHER NON-INTEREST INCOME	0.33	0.34	0.24	0.27	0.30	0.34
7) SALARIES AND BENEFITS	2.12	1.90	1.55	1.60	1.64	1.33
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.53	0.44	0.39	0.48	0.54	0.41
9) LOAN LOSS PROVISION	0.78	0.43	0.34	0.34	0.29	0.47
10) OTHER NON-INTEREST EXPENSE	1.45	1.17	0.94	0.81	1.03	1.01
11) LESS F.T.E. ADJUSTMENT	0.45	0.52	0.77	0.79	0.84	0.89
12) TAX PROVISION	0.24	0.25	0.17	0.12	0.00	-0.22
13) RETURN ON ASSETS--OPERATING INCOME	1.21	1.07	1.14	1.13	1.06	0.85
14) RETURN ON ASSETS--NET INCOME	1.08	1.08	1.11	1.16	1.06	0.84
15) RETURN ON EQUITY--NET INCOME	9.47	12.77	13.50	14.31	14.61	11.93
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.48	14.46	14.27	14.09	13.66	13.48
17) BREAK EVEN YIELD	10.98	12.33	11.68	11.48	11.35	12.11
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.73	12.29	12.27	12.24	12.08	12.20
19) YIELD ON LOANS	14.30	15.45	14.99	14.82	14.49	14.15
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.38	0.65	0.69	0.58	0.47	0.76
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.08	0.90	0.73	0.72	0.59	0.97
22) RATE ON TIME AND SAVINGS	10.38	10.76	10.58	10.58	10.32	10.64
23) RATE ON TOTAL INTEREST FUNDS	10.41	10.75	10.54	10.63	10.42	10.72
24) INTEREST EXPENSE % EARNING ASSETS	7.06	8.78	8.57	8.64	8.61	8.76
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	12.56	17.98	13.15	9.45	1.47	-35.08
26) CASH DIVIDEND AS % OF OPERATING INCOME	34.62	25.40	29.98	26.78	33.38	38.44
27) CAPITAL FORMATION RATIO	5.01	9.29	9.39	10.51	10.15	8.07
28) EQUITY CAPITAL AS % OF ASSETS	14.06	8.39	8.56	7.96	7.42	6.79
Productivity						
29) EARNING ASSETS AS % OF ASSETS	85.56	88.54	88.94	89.80	89.43	84.42
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.14	6.87	6.27	5.60	5.58	8.27
31) NON-INT. INCOME % NON-INT. EXPENSE	13.69	23.85	20.99	27.95	24.34	29.06
32) PERSONNEL EXPENSE PER EMPLOYEE	17857	18332	18230	18326	17775	17538
33) EMPLOYEES PER MILLION ASSETS	1.23	0.99	0.86	0.79	0.92	0.79
34) NON-INTEREST INCOME AS % OF SALARIES	27.14	48.41	39.69	52.97	49.30	57.88
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	37.97	33.45	38.71	38.67	36.60	38.53
36) FED. FUNDS SOLD	23.53	8.04	6.35	2.35	4.18	11.27
37) TOTAL LOANS	42.70	54.95	53.85	54.94	55.03	56.33
38) RESERVE FOR LOAN LOSS	0.46	0.61	0.49	0.53	0.54	0.66
39) REAL ESTATE LOANS--RESIDENTIAL	6.42	7.63	8.04	7.35	9.78	9.12
40) REAL ESTATE LOANS--OTHER	4.01	8.99	9.31	8.05	10.31	9.83
41) COMMERCIAL AND INDUSTRIAL LOANS	5.32	10.13	8.36	12.48	13.00	18.81
42) PERSONAL LOANS	9.78	14.66	12.70	13.25	16.26	12.38
43) AGRIC./ LEASE FIN./ OTHER LOANS	10.74	11.23	11.85	10.59	5.50	6.81
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	18.78	16.50	16.28	16.76	17.19	22.07
45) PUBLIC FUNDS DEMAND DEPOSITS	3.54	2.47	2.43	2.61	2.40	2.05
46) TOTAL DEMAND DEPOSITS*	26.15	20.36	19.00	19.41	19.89	24.13
47) SAVINGS DEPOSITS IPC*	9.58	9.46	10.80	10.27	12.58	10.06
48) TIME DEPOSITS IPC*	43.05	57.99	60.99	59.53	56.75	44.93
49) PUBLIC TIME & SAVINGS DEPOSITS	15.51	11.13	8.62	7.81	7.52	6.42
50) TOTAL TIME & SAVINGS DEPOSITS	67.87	81.20	81.27	78.53	78.43	61.85
51) MEMO: MONEY MARKET CD'S	28.17	33.33	30.48	29.42	26.29	19.08
52) MEMO: TIME DEPOSITS OVER 100M	16.32	15.65	13.64	16.62	16.08	15.91
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	2.39
54) TOTAL DEPOSITS (FGN.& DOM.)	99.16	101.38	100.19	98.69	98.32	92.02
55) BORROWINGS	1.34	0.34	0.50	1.32	1.14	16.56
56) NET LARGE LIABILITIES	0.00	7.71	6.39	13.40	2.43	16.05
57) NON-RATE ASSET/LIABILITY GAP	30.11	18.61	18.72	20.03	18.13	19.11
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-46.92	-14.00	1.67	8.23	9.36	-3.78
59) NET INCOME--1 YR.	-49.11	-2.52	6.84	11.95	11.85	12.38
60) AVERAGE ASSETS--1 YR.	7.25	9.03	14.39	15.96	13.80	5.97
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	48.53	77.25	71.44	68.58	56.45	6.29
62) NET INCOME--5 YRS.	11.09	73.84	73.60	74.90	62.85	7.33
63) AVERAGE ASSETS--5 YRS.	25.43	43.41	53.12	51.08	50.55	43.34

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 MISSOURI BASED ON 725 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.11	11.67	12.34	12.93	13.56
2) INTEREST EXPENSE	8.55	8.12	7.60	6.99	6.34
3) NET INTEREST MARGIN	3.69	4.19	4.82	5.45	6.16
4) TRUST INCOME	0.01	0.02	0.05	0.19	0.40
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.15	0.27	0.43	0.64
6) OTHER NON-INTEREST INCOME	0.05	0.09	0.16	0.29	0.46
7) SALARIES AND BENEFITS	2.21	1.76	1.46	1.20	1.02
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.70	0.52	0.38	0.25	0.18
9) LOAN LOSS PROVISION	0.96	0.49	0.24	0.11	0.04
10) OTHER NON-INTEREST EXPENSE	1.73	1.30	1.03	0.80	0.64
11) LESS F.T.E. ADJUSTMENT	0.10	0.26	0.48	0.76	1.07
12) TAX PROVISION	0.94	0.64	0.37	0.11	-0.10
13) RETURN ON ASSETS--OPERATING INCOME	0.38	0.88	1.17	1.50	1.81
14) RETURN ON ASSETS--NET INCOME	0.34	0.80	1.16	1.49	1.84
15) RETURN ON EQUITY--NET INCOME	4.02	9.40	13.65	17.47	21.20
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.36	13.07	13.72	14.51	15.26
17) BREAK EVEN YIELD	13.52	12.31	11.40	10.70	10.01
18) YIELD ON INVESTMENT SECURITIES (PTE)	10.46	11.35	12.23	13.21	14.50
19) YIELD ON LOANS	12.91	13.63	14.45	15.34	15.94
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.55	0.81	0.38	0.15	0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.77	0.92	0.47	0.23	0.09
22) RATE ON TIME AND SAVINGS	11.20	10.77	10.35	9.88	9.31
23) RATE ON TOTAL INTEREST FUNDS	11.21	10.78	10.37	9.91	9.38
24) INTEREST EXPENSE % EARNING ASSETS	9.62	9.01	8.41	7.74	7.11
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	1.33	13.11	25.98	35.12	41.59
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.15	17.02	36.76	66.03	98.22
27) CAPITAL FORMATION RATIO	-1.30	3.72	8.68	12.26	15.78
28) EQUITY CAPITAL AS % OF ASSETS	6.34	7.18	8.15	9.98	11.92
Productivity					
29) EARNING ASSETS AS % OF ASSETS	84.03	87.65	90.46	92.51	94.01
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.16	8.17	5.95	4.41	3.45
31) NON-INT. INCOME % NON-INT. EXPENSE	7.89	11.69	16.87	22.94	28.00
32) PERSONNEL EXPENSE PER EMPLOYEE	23700	19850	17203	15394	13944
33) EMPLOYEES PER MILLION ASSETS	1.28	1.04	0.83	0.68	0.55
34) NON-INTEREST INCOME AS % OF SALARIES	14.76	22.68	33.69	46.85	59.60
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	21.03	26.36	34.75	45.00	54.48
36) FED. FUNDS SOLD	1.62	2.93	5.80	9.54	15.11
37) TOTAL LOANS	38.09	47.13	57.69	66.06	71.54
38) RESERVE FOR LOAN LOSS	0.29	0.41	0.55	0.69	0.85
39) REAL ESTATE LOANS--RESIDENTIAL	2.95	5.39	9.47	15.29	21.64
40) REAL ESTATE LOANS--OTHER	2.92	5.15	8.75	13.22	17.92
41) COMMERCIAL AND INDUSTRIAL LOANS	2.96	6.10	10.56	17.22	24.47
42) PERSONAL LOANS	3.43	5.23	7.98	12.00	16.91
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.50	5.88	12.20	20.49	28.46
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.28	13.68	16.92	21.08	26.28
45) PUBLIC FUNDS DEMAND DEPOSITS	0.18	0.44	0.91	1.68	2.69
46) TOTAL DEMAND DEPOSITS*	12.19	14.96	18.39	22.54	27.91
47) SAVINGS DEPOSITS IPC*	11.43	14.49	17.61	21.43	26.10
48) TIME DEPOSITS IPC*	41.11	48.44	54.83	60.93	64.89
49) PUBLIC TIME & SAVINGS DEPOSITS	1.15	2.22	3.90	7.21	10.61
50) TOTAL TIME & SAVINGS DEPOSITS	65.21	73.45	78.72	83.13	86.70
51) MEMO: MONEY MARKET CD'S	17.67	24.01	30.34	35.99	41.18
52) MEMO: TIME DEPOSITS OVER 100M	1.76	3.43	6.39	12.65	19.23
53) FOREIGN DEPOSITS		1.15	8.87	10.00	
54) TOTAL DEPOSITS (FGN.& DOM.)	89.01	93.52	97.07	100.31	104.64
55) BORROWINGS	0.37	0.93	2.41	6.70	13.42
56) NET LARGE LIABILITIES	0.00	0.00	0.00	6.48	14.86
57) NON-RATE ASSET/LIABILITY GAP	11.89	15.21	18.75	22.71	27.41
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-47.39	-18.75	4.52	28.31	69.30
59) NET INCOME--1 YR.	-47.64	-16.51	9.48	42.70	118.76
60) AVERAGE ASSETS--1 YR.	3.08	8.92	14.77	21.40	30.59
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-39.53	11.71	55.59	111.34	214.54
62) NET INCOME--5 YRS.	-39.53	11.38	57.00	115.84	227.97
63) AVERAGE ASSETS--5 YRS.	12.54	25.96	38.48	53.43	74.06

* DOMESTIC ONLY

Missouri

MEDIANS BY RESOURCE CLASS FOR 725 BANKS IN MISSOURI

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.32	12.53	12.36	12.16	11.47	10.70
2) INTEREST EXPENSE	7.45	7.68	7.72	7.44	7.59	7.37
3) NET INTEREST MARGIN	5.15	4.93	4.74	4.72	4.23	3.74
4) TRUST INCOME	0.00	0.04	0.02	0.04	0.13	0.48
5) SERVICE CHARGES ON DEPOSITS*	0.27	0.27	0.29	0.29	0.22	0.09
6) OTHER NON-INTEREST INCOME	0.16	0.15	0.15	0.18	0.25	0.85
7) SALARIES AND BENEFITS	1.73	1.54	1.36	1.35	1.27	1.24
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.44	0.36	0.33	0.38	0.43	0.51
9) LOAN LOSS PROVISION	0.21	0.26	0.24	0.21	0.23	0.23
10) OTHER NON-INTEREST EXPENSE	1.23	1.01	0.94	1.04	0.92	1.12
11) LESS F.T.E. ADJUSTMENT	0.19	0.40	0.59	0.62	0.56	0.62
12) TAX PROVISION	0.42	0.43	0.37	0.27	0.15	-0.08
13) RETURN ON ASSETS--OPERATING INCOME	1.13	1.19	1.22	1.16	0.97	0.72
14) RETURN ON ASSETS--NET INCOME	1.21	1.20	1.22	1.13	0.95	0.68
15) RETURN ON EQUITY--NET INCOME	11.13	13.95	14.22	14.64	13.41	12.61
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.75	14.00	13.70	13.64	13.26	12.94
17) BREAK EVEN YIELD	11.65	11.62	11.21	11.18	11.15	11.17
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.17	12.36	12.07	12.11	12.30	12.10
19) YIELD ON LOANS	14.92	14.90	14.28	14.10	13.61	14.34
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.35	0.44	0.41	-0.32	0.39	0.37
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.51	0.53	0.46	0.40	0.45	0.48
22) RATE ON TIME AND SAVINGS	10.32	10.39	10.37	10.17	10.41	11.15
23) RATE ON TOTAL INTEREST FUNDS	10.38	10.35	10.38	10.21	10.58	11.21
24) INTEREST EXPENSE % EARNING ASSETS	8.15	8.50	8.51	8.29	8.41	8.91
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	27.45	27.16	27.97	21.26	13.51	11.51
26) CASH DIVIDEND AS % OF OPERATING INCOME	30.47	30.39	41.34	38.85	41.57	48.14
27) CAPITAL FORMATION RATIO	7.59	9.09	8.51	9.29	7.53	6.31
28) EQUITY CAPITAL AS % OF ASSETS	9.97	8.49	7.89	7.47	6.81	5.40
Productivity						
29) EARNING ASSETS AS % OF ASSETS	90.35	90.65	90.56	90.55	88.81	80.03
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.11	5.78	5.66	5.75	7.30	15.55
31) NON-INT. INCOME % NON-INT. EXPENSE	13.87	15.82	17.81	18.77	20.[illegible]4	41.71
32) PERSONNEL EXPENSE PER EMPLOYEE	16083	17612	16920	17519	17921	19779
33) EMPLOYEES PER MILLION ASSETS	1.07	0.85	0.77	0.78	0.74	0.65
34) NON-INTEREST INCOME AS % OF SALARIES	26.69	30.15	35.20	37.42	46.37	90.41
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	34.76	35.79	36.39	34.02	32.39	21.36
36) FED. FUNDS SOLD	7.56	5.12	5.51	5.03	6.43	19.38
37) TOTAL LOANS	56.14	56.72	56.28	60.25	59.97	58.82
38) RESERVE FOR LOAN LOSS	0.49	0.54	0.56	0.61	0.62	0.67
39) REAL ESTATE LOANS--RESIDENTIAL	6.55	9.73	9.61	11.73	10.69	3.94
40) REAL ESTATE LOANS--OTHER	6.77	8.91	8.89	9.44	9.91	3.90
41) COMMERCIAL AND INDUSTRIAL LOANS	6.75	8.79	10.85	14.60	18.84	21.60
42) PERSONAL LOANS	8.00	7.76	7.88	8.86	8.16	10.77
43) AGRIC./ LEASE FIN./ OTHER LOANS	17.40	14.95	11.30	7.85	4.81	9.57
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	18.12	15.91	16.07	17.45	20.16	32.69
45) PUBLIC FUNDS DEMAND DEPOSITS	1.23	1.07	0.91	0.61	0.59	0.82
46) TOTAL DEMAND DEPOSITS*	19.87	17.71	17.29	18.04	21.74	32.96
47) SAVINGS DEPOSITS IPC*	15.47	17.35	18.74	19.69	16.24	4.94
48) TIME DEPOSITS IPC*	54.61	57.06	55.62	53.11	46.64	26.00
49) PUBLIC TIME & SAVINGS DEPOSITS	4.41	3.71	4.09	3.72	3.72	1.95
50) TOTAL TIME & SAVINGS DEPOSITS	77.09	79.92	80.30	77.81	71.90	37.27
51) MEMO: MONEY MARKET CD'S	32.04	33.70	30.07	26.69	20.57	4.05
52) MEMO: TIME DEPOSITS OVER 100M	5.87	4.31	6.45	8.94	14.07	23.24
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	8.87
54) TOTAL DEPOSITS (FGN.& DOM.)	96.99	97.74	97.33	96.65	91.74	75.79
55) BORROWINGS	1.92	1.70	1.73	3.35	10.83	35.92
56) NET LARGE LIABILITIES	0.00	0.00	0.00	3.62	7.93	29.59
57) NON-RATE ASSET/LIABILITY GAP	21.35	18.50	17.82	18.24	18.74	21.98
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-12.65	10.21	9.13	2.33	0.99	-12.02
59) NET INCOME--1 YR.	-6.81	15.47	13.62	5.96	1.14	-3.01
60) AVERAGE ASSETS--1 YR.	12.78	15.05	16.40	14.26	14.55	27.38
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	44.21	59.61	61.56	55.64	40.40	28.68
62) NET INCOME--5 YRS.	52.80	68.62	59.72	55.64	40.40	29.09
63) AVERAGE ASSETS--5 YRS.	31.03	40.70	39.97	36.16	37.95	30.95

* DOMESTIC ONLY

Montana

PROFIT DISTRIBUTION PROFILE 1982 MONTANA BASED ON 164 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.59	12.05	12.67	13.14	13.57
2) INTEREST EXPENSE	8.24	7.89	7.46	6.84	6.28
3) NET INTEREST MARGIN	4.17	4.66	5.19	5.76	6.47
4) TRUST INCOME	0.01	0.03	0.07	0.08	0.16
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.16	0.26	0.44	0.66
6) OTHER NON-INTEREST INCOME	0.10	0.16	0.29	0.46	0.70
7) SALARIES AND BENEFITS	2.53	2.09	1.63	1.33	1.07
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.87	0.61	0.41	0.29	0.21
9) LOAN LOSS PROVISION	0.93	0.47	0.25	0.12	0.06
10) OTHER NON-INTEREST EXPENSE	1.78	1.44	1.15	0.82	0.65
11) LESS F.T.E. ADJUSTMENT	0.19	0.42	0.58	0.83	1.28
12) TAX PROVISION	0.80	0.57	0.33	0.10	-0.09
13) RETURN ON ASSETS--OPERATING INCOME	0.44	0.93	1.25	1.63	1.93
14) RETURN ON ASSETS--NET INCOME	0.44	0.88	1.22	1.63	1.94
15) RETURN ON EQUITY--NET INCOME	5.85	11.04	14.85	19.15	22.38
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.18	13.81	14.36	15.09	15.80
17) BREAK EVEN YIELD	13.89	12.84	11.76	10.91	10.20
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.66	11.43	12.42	13.26	14.13
19) YIELD ON LOANS	13.56	14.27	14.96	15.67	16.48
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.46	0.81	0.30	0.10	-0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.48	0.85	0.43	0.20	0.10
22) RATE ON TIME AND SAVINGS	10.88	10.62	10.20	9.89	9.44
23) RATE ON TOTAL INTEREST FUNDS	10.89	10.60	10.22	9.92	9.57
24) INTEREST EXPENSE % EARNING ASSETS	9.58	8.97	8.41	7.84	7.31
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.59	8.51	22.20	31.46	37.61
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.98	29.70	46.43	67.56	103.68
27) CAPITAL FORMATION RATIO	0.26	3.84	7.83	12.33	16.25
28) EQUITY CAPITAL AS % OF ASSETS	6.53	7.27	8.18	9.10	11.12
Productivity					
29) EARNING ASSETS AS % OF ASSETS	81.57	85.56	88.06	90.68	92.46
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.51	9.06	6.78	5.12	4.36
31) NON-INT. INCOME % NON-INT. EXPENSE	9.85	13.90	19.04	23.98	29.09
32) PERSONNEL EXPENSE PER EMPLOYEE	26250	21739	19625	17256	15900
33) EMPLOYEES PER MILLION ASSETS	1.41	1.11	0.82	0.65	0.50
34) NON-INTEREST INCOME AS % OF SALARIES	18.49	26.65	36.90	50.00	60.26
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	18.78	22.95	31.47	41.52	53.31
36) FED. FUNDS SOLD	1.26	2.28	3.68	6.14	9.53
37) TOTAL LOANS	42.68	52.45	62.87	72.99	78.44
38) RESERVE FOR LOAN LOSS	0.29	0.43	0.55	0.68	0.79
39) REAL ESTATE LOANS--RESIDENTIAL	3.19	6.49	9.75	13.71	19.84
40) REAL ESTATE LOANS--OTHER	1.57	2.82	4.82	7.38	10.34
41) COMMERCIAL AND INDUSTRIAL LOANS	6.36	10.46	18.23	23.83	32.23
42) PERSONAL LOANS	3.54	5.38	8.82	12.49	20.03
43) AGRIC./ LEASE FIN./ OTHER LOANS	6.18	9.77	17.31	22.84	30.57
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	12.43	14.41	17.87	22.19	27.74
45) PUBLIC FUNDS DEMAND DEPOSITS	0.16	0.40	0.93	2.21	3.74
46) TOTAL DEMAND DEPOSITS*	13.56	16.36	19.05	23.51	30.28
47) SAVINGS DEPOSITS IPC*	12.53	15.26	19.20	23.19	26.27
48) TIME DEPOSITS IPC*	43.96	47.36	53.43	57.71	62.53
49) PUBLIC TIME & SAVINGS DEPOSITS	1.22	2.98	5.89	9.27	14.34
50) TOTAL TIME & SAVINGS DEPOSITS	69.58	74.09	79.83	84.15	87.10
51) MEMO: MONEY MARKET CD'S	19.73	25.61	31.78	37.74	41.19
52) MEMO: TIME DEPOSITS OVER 100M	3.17	5.26	9.25	13.37	20.72
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	92.66	96.27	99.32	102.56	107.28
55) BORROWINGS	0.21	0.77	2.24	6.35	10.64
56) NET LARGE LIABILITIES	0.00	0.63	4.87	13.18	19.21
57) NON-RATE ASSET/LIABILITY GAP	10.23	14.21	17.99	21.88	27.41
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-47.03	-6.43	14.52	39.85	136.09
59) NET INCOME--1 YR.	-48.34	-2.94	15.16	48.90	140.47
60) AVERAGE ASSETS--1 YR.	-0.20	6.31	11.46	16.11	24.11
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-40.08	9.13	50.88	88.88	145.97
62) NET INCOME--5 YRS.	-38.80	5.05	51.47	92.43	154.21
63) AVERAGE ASSETS--5 YRS.	12.87	25.36	34.68	47.34	66.20

* DOMESTIC ONLY

Montana

MEDIANS BY RESOURCE CLASS FOR 164 BANKS IN MONTANA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.64	12.89	12.51	12.71	11.78	0.00
2) INTEREST EXPENSE	7.04	7.31	7.48	7.94	7.34	0.00
3) NET INTEREST MARGIN	5.54	5.56	5.04	4.53	4.76	0.00
4) TRUST INCOME	0.00	0.00	0.03	0.01	0.08	0.00
5) SERVICE CHARGES ON DEPOSITS*	0.30	0.32	0.20	0.21	0.25	0.00
6) OTHER NON-INTEREST INCOME	0.26	0.32	0.19	0.20	0.34	0.00
7) SALARIES AND BENEFITS	2.08	1.96	1.51	1.33	1.53	0.00
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.47	0.49	0.37	0.32	0.40	0.00
9) LOAN LOSS PROVISION	0.21	0.25	0.27	0.24	0.18	0.00
10) OTHER NON-INTEREST EXPENSE	1.26	1.23	0.88	0.94	1.22	0.00
11) LESS F.T.E. ADJUSTMENT	0.46	0.60	0.61	0.53	0.58	0.00
12) TAX PROVISION	0.25	0.33	0.27	0.45	0.42	0.00
13) RETURN ON ASSETS--OPERATING INCOME	1.39	1.38	1.23	1.12	0.94	0.00
14) RETURN ON ASSETS--NET INCOME	1.44	1.39	1.22	1.10	0.87	0.00
15) RETURN ON EQUITY--NET INCOME	15.43	15.11	15.11	15.46	12.69	0.00
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.28	14.55	14.15	14.47	13.67	0.00
17) BREAK EVEN YIELD	11.50	11.97	11.57	11.84	11.48	0.00
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.84	12.66	12.29	12.01	11.87	0.00
19) YIELD ON LOANS	15.11	15.40	14.59	14.49	14.01	0.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.20	0.25	0.47	0.31	0.35	0.00
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.43	0.41	0.50	0.41	0.39	0.00
22) RATE ON TIME AND SAVINGS	10.20	10.21	10.10	10.54	9.97	0.00
23) RATE ON TOTAL INTEREST FUNDS	10.21	10.24	10.11	10.54	10.00	0.00
24) INTEREST EXPENSE % EARNING ASSETS	7.94	8.28	8.42	9.07	8.48	0.00
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	20.87	18.50	23.32	27.90	26.42	0.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	35.78	50.60	40.84	51.64	60.57	0.00
27) CAPITAL FORMATION RATIO	9.01	9.28	7.74	6.96	5.65	0.00
28) EQUITY CAPITAL AS % OF ASSETS	9.01	8.31	8.29	7.41	7.03	0.00
Productivity						
29) EARNING ASSETS AS % OF ASSETS	87.06	88.06	88.90	88.48	86.71	0.00
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.16	6.80	5.61	6.73	9.09	0.00
31) NON-INT. INCOME % NON-INT. EXPENSE	20.01	19.13	17.03	16.57	19.97	0.00
32) PERSONNEL EXPENSE PER EMPLOYEE	17937	19187	20049	20333	18973	0
33) EMPLOYEES PER MILLION ASSETS	1.12	0.89	0.73	0.66	0.81	0.00
34) NON-INTEREST INCOME AS % OF SALARIES	37.91	37.57	33.14	33.21	44.30	0.00
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	40.23	29.79	32.48	24.85	24.91	0.00
36) FED. FUNDS SOLD	5.94	3.71	3.63	2.78	3.16	0.00
37) TOTAL LOANS	55.26	64.37	60.81	72.08	65.19	0.00
38) RESERVE FOR LOAN LOSS	0.54	0.54	0.46	0.61	0.64	0.00
39) REAL ESTATE LOANS--RESIDENTIAL	8.27	9.72	8.11	11.78	11.73	0.00
40) REAL ESTATE LOANS--OTHER	4.59	4.89	4.86	4.17	5.09	0.00
41) COMMERCIAL AND INDUSTRIAL LOANS	14.77	19.78	15.43	19.03	22.03	0.00
42) PERSONAL LOANS	7.69	8.56	8.58	9.41	14.35	0.00
43) AGRIC./ LEASE FIN./ OTHER LOANS	16.67	17.02	17.92	19.78	7.43	0.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	19.77	18.40	16.78	16.52	19.21	0.00
45) PUBLIC FUNDS DEMAND DEPOSITS	1.44	1.02	0.80	0.74	0.77	0.00
46) TOTAL DEMAND DEPOSITS*	20.28	21.09	17.67	17.47	20.50	0.00
47) SAVINGS DEPOSITS IPC*	17.76	19.20	20.23	19.02	18.95	0.00
48) TIME DEPOSITS IPC*	50.82	52.51	54.60	58.09	49.07	0.00
49) PUBLIC TIME & SAVINGS DEPOSITS	6.78	6.52	5.36	2.96	5.26	0.00
50) TOTAL TIME & SAVINGS DEPOSITS	78.05	79.46	80.86	82.08	72.52	0.00
51) MEMO: MONEY MARKET CD'S	34.81	31.63	34.19	32.60	27.05	0.00
52) MEMO: TIME DEPOSITS OVER 100M	9.14	9.15	8.38	9.30	11.61	0.00
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	100.62	99.77	99.45	97.95	95.22	0.00
55) BORROWINGS	0.97	2.14	0.81	4.75	9.52	0.00
56) NET LARGE LIABILITIES	3.19	5.06	2.96	11.72	5.81	0.00
57) NON-RATE ASSET/LIABILITY GAP	21.86	19.14	17.70	15.10	17.44	0.00
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	12.99	15.72	22.22	5.37	9.04	0.00
59) NET INCOME--1 YR.	21.40	19.02	24.45	4.63	8.73	0.00
60) AVERAGE ASSETS--1 YR.	8.39	11.41	11.23	12.65	13.79	0.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	75.80	62.89	40.56	32.43	13.89	0.00
62) NET INCOME--5 YRS.	77.33	67.94	42.89	33.77	7.99	0.00
63) AVERAGE ASSETS--5 YRS.	29.23	34.80	37.10	36.10	28.06	0.00

* DOMESTIC ONLY

Nebraska

PROFIT DISTRIBUTION PROFILE 1982 NEBRASKA BASED ON 457 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.92	12.45	13.15	13.78	14.31
2) INTEREST EXPENSE	8.72	8.28	7.86	7.26	6.47
3) NET INTEREST MARGIN	4.30	4.76	5.46	6.13	6.88
4) TRUST INCOME	0.01	0.03	0.08	0.13	0.39
5) SERVICE CHARGES ON DEPOSITS*	0.05	0.10	0.17	0.29	0.49
6) OTHER NON-INTEREST INCOME	0.04	0.07	0.12	0.27	0.47
7) SALARIES AND BENEFITS	2.51	1.97	1.50	1.21	1.01
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.70	0.48	0.33	0.21	0.14
9) LOAN LOSS PROVISION	1.35	0.77	0.33	0.16	0.06
10) OTHER NON-INTEREST EXPENSE	1.64	1.20	0.88	0.68	0.53
11) LESS F.T.E. ADJUSTMENT	0.06	0.24	0.47	0.75	1.00
12) TAX PROVISION	1.24	0.84	0.46	0.20	0.04
13) RETURN ON ASSETS--OPERATING INCOME	0.56	1.00	1.44	1.86	2.38
14) RETURN ON ASSETS--NET INCOME	0.60	1.01	1.44	1.84	2.38
15) RETURN ON EQUITY--NET INCOME	6.35	11.37	15.28	19.31	23.98
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.21	13.75	14.46	15.04	15.69
17) BREAK EVEN YIELD	13.59	12.61	11.67	10.89	10.19
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.64	11.54	12.46	13.50	14.56
19) YIELD ON LOANS	14.09	14.77	15.40	15.98	16.64
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.17	1.14	0.46	0.14	-0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.38	1.31	0.57	0.30	0.12
22) RATE ON TIME AND SAVINGS	11.22	10.79	10.45	10.06	9.54
23) RATE ON TOTAL INTEREST FUNDS	11.31	10.82	10.47	10.11	9.64
24) INTEREST EXPENSE % EARNING ASSETS	9.51	9.11	8.60	7.95	7.14
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	4.34	14.72	25.71	35.11	42.47
26) CASH DIVIDEND AS % OF OPERATING INCOME	6.57	14.70	33.93	64.30	100.63
27) CAPITAL FORMATION RATIO	-2.05	4.78	10.0[illegible]	13.36	16.95
28) EQUITY CAPITAL AS % OF ASSETS	7.20	7.94	8.8[illegible]	10.54	12.78
Productivity					
29) EARNING ASSETS AS % OF ASSETS	86.78	89.17	91.48	93.27	94.90
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.68	6.70	5.22	4.10	3.40
31) NON-INT. INCOME % NON-INT. EXPENSE	5.98	8.88	13.13	19.23	25.34
32) PERSONNEL EXPENSE PER EMPLOYEE	31333	26428	21533	18346	16160
33) EMPLOYEES PER MILLION ASSETS	1.23	0.89	0.66	0.52	0.45
34) NON-INTEREST INCOME AS % OF SALARIES	9.69	15.68	24.41	36.49	51.78
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	16.44	21.63	30.14	39.79	49.07
36) FED. FUNDS SOLD	1.71	3.36	5.79	10.17	15.63
37) TOTAL LOANS	42.45	51.06	60.87	70.71	77.54
38) RESERVE FOR LOAN LOSS	0.28	0.44	0.58	0.72	0.89
39) REAL ESTATE LOANS--RESIDENTIAL	0.39	0.91	2.32	4.20	7.37
40) REAL ESTATE LOANS--OTHER.	0.55	1.38	2.94	5.16	7.76
41) COMMERCIAL AND INDUSTRIAL LOANS	3.61	6.15	10.13	15.86	22.74
42) PERSONAL LOANS	2.01	2.95	5.07	8.83	13.01
43) AGRIC./ LEASE FIN./ OTHER LOANS	14.81	25.05	36.43	47.61	55.77
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	9.50	11.60	14.46	18.53	25.32
45) PUBLIC FUNDS DEMAND DEPOSITS	0.39	0.68	1.20	1.89	2.93
46) TOTAL DEMAND DEPOSITS*	10.84	12.85	16.25	20.41	27.09
47) SAVINGS DEPOSITS IPC*	10.68	13.31	15.81	18.74	22.12
48) TIME DEPOSITS IPC*	43.66	50.69	56.21	59.61	63.09
49) PUBLIC TIME & SAVINGS DEPOSITS	2.54	4.42	6.77	10.54	14.86
50) TOTAL TIME & SAVINGS DEPOSITS	70.20	75.49	[illegible]0.16	82.97	85.54
51) MEMO: MONEY MARKET CD'S	21.53	26.88	32.15	37.24	41.44
52) MEMO: TIME DEPOSITS OVER 100M	2.36	4.25	7.31	12.08	17.57
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	90.75	93.64	96.17	98.96	101.78
55) BORROWINGS	0.28	0.62	1.60	3.78	6.13
56) NET LARGE LIABILITIES	0.00	0.00	2.48	9.65	15.43
57) NON-RATE ASSET/LIABILITY GAP	12.28	15.02	18.14	22.65	27.37
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-55.67	-26.47	-2.72	21.11	64.05
59) NET INCOME--1 YR.	-55.39	-24.82	0.44	25.92	72.53
60) AVERAGE ASSETS--1 YR.	7.52	11.99	16.56	21.44	25.67
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-16.04	33.15	88.24	148.00	233.33
62) NET INCOME--5 YRS.	-15.78	33.33	89.78	152.46	242.10
63) AVERAGE ASSETS--5 YRS.	18.78	31.89	41.58	52.83	73.35

* DOMESTIC ONLY

Nebraska

MEDIANS BY RESOURCE CLASS FOR 457 BANKS IN NEBRASKA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	13.16	13.30	13.05	12.78	12.43	11.20
2) INTEREST EXPENSE	7.71	7.91	8.04	7.89	7.86	6.82
3) NET INTEREST MARGIN	5.73	5.44	5.34	5.16	4.34	3.77
4) TRUST INCOME	0.00	0.05	0.02	0.08	0.11	0.37
5) SERVICE CHARGES ON DEPOSITS*	0.20	0.14	0.18	0.21	0.14	0.14
6) OTHER NON-INTEREST INCOME	0.13	0.11	0.12	0.18	0.18	1.16
7) SALARIES AND BENEFITS	1.88	1.43	1.26	1.37	1.19	1.58
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.36	0.32	0.29	0.41	0.32	0.60
9) LOAN LOSS PROVISION	0.32	0.41	0.27	0.31	0.31	0.20
10) OTHER NON-INTEREST EXPENSE	1.03	0.81	0.83	0.91	0.82	1.73
11) LESS F.T.E. ADJUSTMENT	0.22	0.48	0.67	0.72	0.72	0.49
12) TAX PROVISION	0.43	0.64	0.44	0.31	0.31	0.15
13) RETURN ON ASSETS--OPERATING INCOME	1.44	1.48	1.46	1.38	1.11	0.96
14) RETURN ON ASSETS--NET INCOME	1.42	1.47	1.45	1.43	1.07	0.95
15) RETURN ON EQUITY--NET INCOME	14.25	15.65	16.93	15.49	14.85	14.46
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.39	14.50	14.57	14.58	14.17	13.48
17) BREAK EVEN YIELD	11.92	11.52	11.53	11.63	11.80	11.64
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.02	12.44	12.79	12.71	12.63	11.72
19) YIELD ON LOANS	15.39	15.47	15.42	15.15	14.51	14.64
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.38	0.52	0.44	0.47	0.57	0.36
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.55	0.75	0.53	0.58	0.55	0.51
22) RATE ON TIME AND SAVINGS	10.45	10.44	10.49	10.33	10.35	10.42
23) RATE ON TOTAL INTEREST FUNDS	10.48	10.43	10.59	10.52	10.49	11.31
24) INTEREST EXPENSE % EARNING ASSETS	8.42	8.59	8.75	8.77	8.96	8.59
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	25.60	28.62	23.79	19.87	20.87	15.59
26) CASH DIVIDEND AS % OF OPERATING INCOME	30.47	33.48	39.39	42.81	55.60	34.69
27) CAPITAL FORMATION RATIO	10.01	9.80	10.58	9.45	6.98	9.40
28) EQUITY CAPITAL AS % OF ASSETS	9.32	9.17	8.52	8.29	7.30	6.16
Productivity						
29) EARNING ASSETS AS % OF ASSETS	92.12	92.30	91.00	89.58	88.18	79.32
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.58	4.69	5.10	6.30	7.95	16.82
31) NON-INT. INCOME % NON-INT. EXPENSE	10.90	13.14	15.47	18.23	17.44	45.29
32) PERSONNEL EXPENSE PER EMPLOYEE	21071	23428	21181	19327	19965	19425
33) EMPLOYEES PER MILLION ASSETS	0.87	0.59	0.54	0.73	0.56	0.68
34) NON-INTEREST INCOME AS % OF SALARIES	20.09	22.54	28.96	34.90	35.13	118.24
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	25.89	33.17	32.22	29.62	27.51	21.09
36) FED. FUNDS SOLD	8.04	5.76	3.90	3.76	9.39	21.97
37) TOTAL LOANS	60.03	59.62	62.39	64.92	61.14	53.64
38) RESERVE FOR LOAN LOSS	0.59	0.57	0.55	0.67	0.62	0.64
39) REAL ESTATE LOANS--RESIDENTIAL	2.47	1.84	2.20	3.43	3.76	3.24
40) REAL ESTATE LOANS--OTHER	2.66	2.69	3.02	6.00	6.17	3.99
41) COMMERCIAL AND INDUSTRIAL LOANS	7.91	8.71	13.81	16.53	16.66	12.85
42) PERSONAL LOANS	5.28	4.03	5.34	9.54	10.19	15.14
43) AGRIC./ LEASE FIN./ OTHER LOANS	38.96	38.90	30.61	30.19	20.52	18.49
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	15.92	13.31	12.59	15.58	16.84	37.05
45) PUBLIC FUNDS DEMAND DEPOSITS	1.31	1.26	1.08	0.72	0.54	2.09
46) TOTAL DEMAND DEPOSITS*	17.66	15.07	14.53	17.13	17.65	38.18
47) SAVINGS DEPOSITS IPC*	14.71	16.01	16.50	17.38	17.37	9.91
48) TIME DEPOSITS IPC*	53.38	57.24	57.23	55.89	54.79	32.30
49) PUBLIC TIME & SAVINGS DEPOSITS	8.79	6.62	6.06	5.46	3.58	0.89
50) TOTAL TIME & SAVINGS DEPOSITS	79.53	80.73	80.80	80.74	78.28	45.76
51) MEMO: MONEY MARKET CD'S	31.32	33.95	33.07	27.83	27.93	12.08
52) MEMO: TIME DEPOSITS OVER 100M	9.09	5.87	7.37	10.29	8.31	11.05
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	97.12	95.66	96.23	96.83	95.06	82.46
55) BORROWINGS	1.28	1.23	2.25	2.44	9.18	34.60
56) NET LARGE LIABILITIES	0.69	1.07	5.80	9.21	4.47	11.36
57) NON-RATE ASSET/LIABILITY GAP	19.68	18.02	16.55	17.22	14.31	22.87
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-9.75	-2.07	2.14	-0.38	-0.13	9.82
59) NET INCOME--1 YR.	-7.47	0.63	3.44	4.98	-4.71	9.99
60) AVERAGE ASSETS--1 YR.	16.59	16.56	16.31	16.89	14.96	17.68
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	100.00	98.26	78.41	59.73	31.69	55.30
62) NET INCOME--5 YRS.	102.17	102.67	78.92	56.93	24.42	51.63
63) AVERAGE ASSETS--5 YRS.	40.06	44.42	41.24	40.98	40.00	29.57

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 NEVADA BASED ON 12 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.55	10.94	11.55	12.93	13.76
2) INTEREST EXPENSE	6.78	6.28	5.74	4.72	1.73
3) NET INTEREST MARGIN	4.18	5.20	6.07	7.53	9.51
4) TRUST INCOME	0.15	0.16	0.18	0.23	0.25
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.21	0.59	0.74	1.14
6) OTHER NON-INTEREST INCOME	0.03	0.25	0.34	0.51	0.85
7) SALARIES AND BENEFITS	5.22	3.24	2.50	1.92	1.85
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	2.52	1.29	0.99	0.59	0.36
9) LOAN LOSS PROVISION	2.37	0.94	0.70	0.32	0.12
10) OTHER NON-INTEREST EXPENSE	5.60	2.44	1.49	1.31	0.51
11) LESS F.T.E. ADJUSTMENT	0.05	0.12	0.38	0.58	1.13
12) TAX PROVISION	1.85	0.47	0.30	0.08	-0.28
13) RETURN ON ASSETS--OPERATING INCOME	-7.59	0.15	0.86	1.60	4.03
14) RETURN ON ASSETS--NET INCOME	-7.59	0.15	0.98	1.47	3.72
15) RETURN ON EQUITY--NET INCOME	-30.40	1.99	10.56	[illegible].52	15.86
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.24	13.05	14.53	15.82	16.63
17) BREAK EVEN YIELD	26.07	14.29	12.91	11.71	4.59
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.90	10.67	11.69	14.46	16.89
19) YIELD ON LOANS	13.54	14.25	14.82	17.06	17.54
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	3.41	1.28	0.58	0.29	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	3.65	1.64	1.09	0.48	0.01
22) RATE ON TIME AND SAVINGS	10.64	10.15	9.72	9.34	4.91
23) RATE ON TOTAL INTEREST FUNDS	10.69	10.24	9.67	9.32	4.91
24) INTEREST EXPENSE % EARNING ASSETS	8.18	7.65	7.11	6.37	1.89
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	10.58	22.09	25.74	31.54	285.93
26) CASH DIVIDEND AS % OF OPERATING INCOME	-130.92	8.61	23.00	44.92	45.18
27) CAPITAL FORMATION RATIO	-30.40	1.99	8.73	11.28	13.98
28) EQUITY CAPITAL AS % OF ASSETS	5.58	7.25	9.92	14.60	29.97
Productivity					
29) EARNING ASSETS AS % OF ASSETS	70.76	74.39	83.72	87.07	91.86
30) CASH & DUE (NON-INT.) AS % OF ASSETS	23.37	12.11	9.76	7.78	6.40
31) NON-INT. INCOME % NON-INT. EXPENSE	8.23	11.32	21.60	27.34	32.98
32) PERSONNEL EXPENSE PER EMPLOYEE	21484	20905	19575	16700	13384
33) EMPLOYEES PER MILLION ASSETS	3.13	1.64	1.37	1.09	0.89
34) NON-INTEREST INCOME AS % OF SALARIES	16.50	22.45	40.91	58.04	73.74
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	3.53	18.10	24.63	39.01	43.22
36) FED. FUNDS SOLD	1.17	2.95	7.48	13.74	21.80
37) TOTAL LOANS	35.04	58.36	68.19	78.28	89.24
38) RESERVE FOR LOAN LOSS	0.29	0.49	0.62	0.81	1.31
39) REAL ESTATE LOANS--RESIDENTIAL	2.92	5.58	10.06	13.84	21.76
40) REAL ESTATE LOANS--OTHER	3.37	11.26	15.94	21.04	30.42
41) COMMERCIAL AND INDUSTRIAL LOANS	4.98	8.58	18.03	39.79	42.82
42) PERSONAL LOANS	3.61	4.33	10.11	21.16	30.07
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.31	1.33	4.79	8.70	18.55
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	23.74	28.19	32.80	35.21	46.99
45) PUBLIC FUNDS DEMAND DEPOSITS	0.02	0.19	0.73	2.78	6.15
46) TOTAL DEMAND DEPOSITS*	25.33	29.43	33.89	37.99	47.36
47) SAVINGS DEPOSITS IPC*	8.03	13.83	20.63	25.00	37.29
48) TIME DEPOSITS IPC*	0.58	38.05	41.69	44.07	50.00
49) PUBLIC TIME & SAVINGS DEPOSITS	0.19	1.44	5.36	9.65	12.78
50) TOTAL TIME & SAVINGS DEPOSITS	38.46	58.24	66.62	70.56	79.95
51) MEMO: MONEY MARKET CD'S	10.44	14.59	19.48	22.87	34.18
52) MEMO: TIME DEPOSITS OVER 100M	11.63	14.59	22.05	25.29	38.88
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	76.14	95.30	98.49	103.10	120.00
55) BORROWINGS	2.19	3.64	5.20	9.92	27.33
56) NET LARGE LIABILITIES	0.00	0.00	9.85	22.40	52.07
57) NON-RATE ASSET/LIABILITY GAP	14.42	17.57	25.71	37.66	61.53
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-242.87	-28.35	-8.75	24.28	N/A
59) NET INCOME--1 YR.	-227.86	-15.72	-0.48	32.05	N/A
60) AVERAGE ASSETS--1 YR.	-6.19	5.35	15.38	75.10	141.89
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-132.10	-85.13	35.23	114.93	115.11
62) NET INCOME--5 YRS.	-130.09	-85.40	34.76	97.41	102.92
63) AVERAGE ASSETS--5 YRS.	-4.53	6.37	18.26	32.13	67.40

* DOMESTIC ONLY

Bank Administration Institute

Nevada

MEDIANS BY RESOURCE CLASS FOR 12 BANKS IN NEVADA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.12	11.25	13.76	0.00	12.84	11.40
2) INTEREST EXPENSE	4.91	5.34	4.58	0.00	6.28	6.15
3) NET INTEREST MARGIN	6.21	6.91	9.17	0.00	6.55	5.20
4) TRUST INCOME	0.00	0.00	0.00	0.00	0.23	0.17
5) SERVICE CHARGES ON DEPOSITS*	0.68	0.17	0.21	0.00	0.73	0.60
6) OTHER NON-INTEREST INCOME	0.44	0.49	0.37	0.00	0.30	0.41
7) SALARIES AND BENEFITS	3.91	2.35	3.37	0.00	3.04	1.92
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.79	0.59	1.29	0.00	0.93	0.89
9) LOAN LOSS PROVISION	1.24	0.71	0.64	0.00	0.35	0.94
10) OTHER NON-INTEREST EXPENSE	3.49	1.64	2.44	0.00	1.43	1.47
11) LESS F.T.E. ADJUSTMENT	0.05	0.62	0.12	0.00	0.44	0.45
12) TAX PROVISION	0.28	1.19	0.47	0.00	0.26	0.08
13) RETURN ON ASSETS--OPERATING INCOME	-3.30	1.60	1.41	0.00	0.73	0.73
14) RETURN ON ASSETS--NET INCOME	-3.28	1.60	1.41	0.00	0.73	0.93
15) RETURN ON EQUITY--NET INCOME	-10.70	10.96	13.35	0.00	10.16	14.52
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.36	14.70	16.28	0.00	14.17	13.81
17) BREAK EVEN YIELD	19.54	13.71	13.90	0.00	12.16	12.82
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.67	14.46	13.80	0.00	10.93	11.69
19) YIELD ON LOANS	15.72	14.49	17.54	0.00	15.92	14.55
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.76	0.30	0.67	0.00	0.73	1.11
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.06	1.05	1.13	0.00	0.69	1.64
22) RATE ON TIME AND SAVINGS	9.71	9.75	9.78	0.00	9.54	9.71
23) RATE ON TOTAL INTEREST FUNDS	9.37	9.32	9.70	0.00	9.65	10.03
24) INTEREST EXPENSE % EARNING ASSETS	6.79	7.17	5.42	0.00	6.94	7.44
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	22.09	28.31	25.00	0.00	26.45	26.41
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	8.61	0.00	0.00	23.00	44.92
27) CAPITAL FORMATION RATIO	-10.70	10.96	13.35	0.00	6.59	8.46
28) EQUITY CAPITAL AS % OF ASSETS	18.23	14.60	10.57	0.00	7.63	6.44
Productivity						
29) EARNING ASSETS AS % OF ASSETS	72.38	77.78	84.48	0.00	86.03	82.96
30) CASH & DUE (NON-INT.) AS % OF ASSETS	16.45	12.11	10.94	0.00	7.78	9.98
31) NON-INT. INCOME % NON-INT. EXPENSE	15.07	14.88	8.23	0.00	24.11	29.74
32) PERSONNEL EXPENSE PER EMPLOYEE	15042	17500	20792	0	20905	19483
33) EMPLOYEES PER MILLION ASSETS	2.54	1.22	1.62	0.00	1.45	0.95
34) NON-INTEREST INCOME AS % OF SALARIES	31.91	29.03	17.33	0.00	40.45	58.04
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	43.22	18.10	18.08	0.00	33.64	24.10
36) FED. FUNDS SOLD	16.97	6.87	13.74	0.00	7.18	2.82
37) TOTAL LOANS	60.79	78.28	67.55	0.00	62.58	71.83
38) RESERVE FOR LOAN LOSS	0.80	0.52	0.62	0.00	0.62	0.81
39) REAL ESTATE LOANS--RESIDENTIAL	10.64	8.00	21.76	0.00	5.58	10.49
40) REAL ESTATE LOANS--OTHER	12.20	11.48	20.01	0.00	19.25	17.34
41) COMMERCIAL AND INDUSTRIAL LOANS	22.54	39.79	17.12	0.00	9.78	18.95
42) PERSONAL LOANS	6.34	5.60	4.33	0.00	23.63	17.04
43) AGRIC./ LEASE FIN./ OTHER LOANS	9.84	8.70	4.93	0.00	2.69	1.33
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	34.49	31.77	46.99	0.00	28.15	31.81
45) PUBLIC FUNDS DEMAND DEPOSITS	3.08	2.14	0.35	0.00	0.19	1.32
46) TOTAL DEMAND DEPOSITS*	37.64	32.52	47.36	0.00	28.34	32.52
47) SAVINGS DEPOSITS IPC*	19.41	15.70	8.68	0.00	24.92	19.51
48) TIME DEPOSITS IPC*	43.12	44.99	37.85	0.00	40.06	42.12
49) PUBLIC TIME & SAVINGS DEPOSITS	7.44	0.59	2.08	0.00	5.00	5.74
50) TOTAL TIME & SAVINGS DEPOSITS	69.98	58.24	48.62	0.00	69.32	67.06
51) MEMO: MONEY MARKET CD'S	25.44	12.51	11.38	0.00	22.87	19.48
52) MEMO: TIME DEPOSITS OVER 100M	17.51	36.05	24.88	0.00	14.59	22.05
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	107.65	87.67	95.99	0.00	97.83	99.59
55) BORROWINGS	3.61	16.26	7.26	0.00	3.64	7.93
56) NET LARGE LIABILITIES	5.62	37.21	18.41	0.00	2.83	16.88
57) NON-RATE ASSET/LIABILITY GAP	26.37	24.21	44.10	0.00	29.22	25.57
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-14.10	122.46	-16.63	0.00	-8.75	-28.35
59) NET INCOME--1 YR.	-11.53	122.46	-15.72	0.00	-7.75	13.19
60) AVERAGE ASSETS--1 YR.	32.53	132.81	75.10	0.00	5.35	8.75
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	0.00	114.93	0.00	0.00	35.23	-13.87
62) NET INCOME--5 YRS.	0.00	97.41	0.00	0.00	34.76	10.91
63) AVERAGE ASSETS--5 YRS.	0.00	-4.53	0.00	0.00	11.47	32,13

* DOMESTIC ONLY

New Hampshire

PROFIT DISTRIBUTION PROFILE 1982 NEW HAMPSHIRE BASED ON 71 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.84	11.67	12.28	12.85	13.22
2) INTEREST EXPENSE	8.74	7.59	7.11	6.21	5.08
3) NET INTEREST MARGIN	2.99	4.27	5.20	5.90	6.87
4) TRUST INCOME	0.01	0.15	0.29	0.46	0.85
5) SERVICE CHARGES ON DEPOSITS*	0.08	0.13	0.18	0.29	0.40
6) OTHER NON-INTEREST INCOME	0.07	0.13	0.21	0.33	0.53
7) SALARIES AND BENEFITS	3.00	2.24	1.91	1.50	1.03
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.12	0.79	0.63	0.44	0.28
9) LOAN LOSS PROVISION	0.69	0.37	0.22	0.10	0.06
10) OTHER NON-INTEREST EXPENSE	2.41	2.02	1.52	1.11	0.88
11) LESS F.T.E. ADJUSTMENT	0.06	0.20	0.48	0.85	0.98
12) TAX PROVISION	0.37	0.29	0.11	-0.06	-0.26
13) RETURN ON ASSETS--OPERATING INCOME	-0.43	0.46	0.83	1.12	1.47
14) RETURN ON ASSETS--NET INCOME	-0.48	0.46	0.86	1.23	1.57
15) RETURN ON EQUITY--NET INCOME	-7.28	6.63	11.03	15.38	19.53
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.68	13.67	14.22	15.64	17.11
17) BREAK EVEN YIELD	16.20	14.18	12.71	11.89	11.27
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.26	11.89	13.31	14.21	15.40
19) YIELD ON LOANS	11.58	13.12	14.01	14.45	15.78
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.01	0.51	0.24	0.12	0.04
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.18	0.66	0.33	0.17	0.10
22) RATE ON TIME AND SAVINGS	10.21	9.72	9.30	8.90	8.08
23) RATE ON TOTAL INTEREST FUNDS	10.40	9.79	9.46	9.14	8.77
24) INTEREST EXPENSE % EARNING ASSETS	10.96	9.21	8.18	7.50	6.54
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-50.00	-8.70	11.62	23.80	33.65
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.16	21.45	30.22	43.89	54.66
27) CAPITAL FORMATION RATIO	-7.28	4.14	8.10	11.04	15.90
28) EQUITY CAPITAL AS % OF ASSETS	5.31	6.31	7.23	8.51	11.55
Productivity					
29) EARNING ASSETS AS % OF ASSETS	72.47	80.11	84.71	89.02	91.69
30) CASH & DUE (NON-INT.) AS % OF ASSETS	21.83	15.17	9.80	6.30	3.67
31) NON-INT. INCOME % NON-INT. EXPENSE	6.41	8.80	10.79	16.32	22.47
32) PERSONNEL EXPENSE PER EMPLOYEE	20329	18192	16189	14906	13827
33) EMPLOYEES PER MILLION ASSETS	1.79	1.42	1.13	0.87	0.69
34) NON-INTEREST INCOME AS % OF SALARIES	12.75	19.28	23.15	36.06	53.18
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	9.32	15.04	24.84	29.22	35.82
36) FED. FUNDS SOLD	0.66	2.10	5.82	9.63	15.39
37) TOTAL LOANS	55.65	65.46	71.38	77.25	83.35
38) RESERVE FOR LOAN LOSS	0.38	0.53	0.67	0.77	0.95
39) REAL ESTATE LOANS--RESIDENTIAL	6.14	12.60	23.10	30.16	45.39
40) REAL ESTATE LOANS--OTHER	3.27	5.07	9.53	14.00	18.20
41) COMMERCIAL AND INDUSTRIAL LOANS	5.19	9.96	15.01	21.12	28.80
42) PERSONAL LOANS	7.07	9.36	12.12	18.15	24.04
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.29	3.36	6.15	9.80	13.52
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	5.02	10.58	16.64	24.01	28.91
45) PUBLIC FUNDS DEMAND DEPOSITS	0.50	1.21	1.85	3.29	4.92
46) TOTAL DEMAND DEPOSITS*	6.33	11.91	17.73	27.47	34.00
47) SAVINGS DEPOSITS IPC*	24.08	27.50	34.04	38.12	43.73
48) TIME DEPOSITS IPC*	30.87	39.16	44.86	54.57	64.47
49) PUBLIC TIME & SAVINGS DEPOSITS	0.95	1.95	3.26	6.71	10.81
50) TOTAL TIME & SAVINGS DEPOSITS	65.41	75.12	83.52	94.51	103.17
51) MEMO: MONEY MARKET CD'S	13.42	18.48	22.44	28.60	34.80
52) MEMO: TIME DEPOSITS OVER 100M	1.11	3.55	7.89	12.88	20.43
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	93.72	97.25	101.99	108.09	121.47
55) BORROWINGS	0.46	2.04	4.84	9.02	14.42
56) NET LARGE LIABILITIES	0.00	0.00	3.87	11.28	27.44
57) NON-RATE ASSET/LIABILITY GAP	-10.71	2.06	11.01	19.08	25.52
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-52.05	-24.78	9.78	26.54	94.81
59) NET INCOME--1 YR.	-63.39	-26.24	14.27	34.43	98.47
60) AVERAGE ASSETS--1 YR.	2.32	6.87	14.52	21.40	27.95
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-71.65	-6.16	58.82	144.82	261.42
62) NET INCOME--5 YRS.	-82.21	-4.35	51.48	142.75	272.09
63) AVERAGE ASSETS--5 YRS.	19.23	27.41	47.66	64.12	89.43

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 71 BANKS IN NEW HAMPSHIRE

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.66	12.57	12.31	12.07	12.09	0.00
2) INTEREST EXPENSE	4.79	6.99	7.30	7.44	6.82	0.00
3) NET INTEREST MARGIN	4.64	5.79	5.39	4.64	5.45	0.00
4) TRUST INCOME	0.00	0.01	0.46	0.27	0.30	0.00
5) SERVICE CHARGES ON DEPOSITS*	0.16	0.21	0.20	0.12	0.26	0.00
6) OTHER NON-INTEREST INCOME	0.18	0.19	0.22	0.14	0.32	0.00
7) SALARIES AND BENEFITS	4.06	2.06	1.89	1.85	1.88	0.00
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.89	0.69	0.59	0.55	0.70	0.00
9) LOAN LOSS PROVISION	0.41	0.30	0.13	0.23	0.15	0.00
10) OTHER NON-INTEREST EXPENSE	2.40	1.70	1.51	1.34	1.80	0.00
11) LESS F.T.E. ADJUSTMENT	0.08	0.45	0.47	0.46	0.68	0.00
12) TAX PROVISION	0.00	0.13	0.17	0.01	0.02	0.00
13) RETURN ON ASSETS--OPERATING INCOME	-0.74	0.73	0.98	0.84	0.95	0.00
14) RETURN ON ASSETS--NET INCOME	-0.74	0.65	0.91	0.87	0.91	0.00
15) RETURN ON EQUITY--NET INCOME	-9.38	9.43	12.98	10.84	13.05	0.00
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.67	14.94	14.48	13.99	13.69	0.00
17) BREAK EVEN YIELD	16.93	13.69	12.82	12.69	11.86	0.00
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.83	13.58	11.90	13.05	13.33	0.00
19) YIELD ON LOANS	13.78	14.14	14.13	13.63	14.02	0.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.96	0.51	0.18	0.31	0.18	0.00
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.11	0.54	0.21	0.39	0.26	0.00
22) RATE ON TIME AND SAVINGS	7.92	9.28	9.33	9.31	9.42	0.00
23) RATE ON TOTAL INTEREST FUNDS	7.92	9.51	9.51	9.40	9.48	0.00
24) INTEREST EXPENSE % EARNING ASSETS	6.22	8.26	8.25	8.82	7.68	0.00
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.00	14.79	11.31	1.66	13.28	0.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	21.48	23.98	27.93	35.63	0.00
27) CAPITAL FORMATION RATIO	-9.38	8.04	9.15	7.75	8.12	0.00
28) EQUITY CAPITAL AS % OF ASSETS	7.94	7.53	7.40	6.87	6.87	0.00
Productivity						
29) EARNING ASSETS AS % OF ASSETS	73.36	85.92	83.63	84.28	89.42	0.00
30) CASH & DUE (NON-INT.) AS % OF ASSETS	15.34	10.77	10.12	9.27	7.33	0.00
31) NON-INT. INCOME % NON-INT. EXPENSE	8.33	10.25	10.49	9.66	19.28	0.00
32) PERSONNEL EXPENSE PER EMPLOYEE	15909	16953	15999	16107	16258	0
33) EMPLOYEES PER MILLION ASSETS	2.23	1.14	1.17	1.04	1.06	0.00
34) NON-INTEREST INCOME AS % OF SALARIES	14.40	21.94	23.86	20.85	44.71	0.00
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	10.00	22.90	24.51	25.24	28.73	0.00
36) FED. FUNDS SOLD	24.28	7.57	6.07	5.22	2.10	0.00
37) TOTAL LOANS	55.65	72.29	70.98	72.41	69.98	0.00
38) RESERVE FOR LOAN LOSS	0.40	0.64	0.70	0.62	0.73	0.00
39) REAL ESTATE LOANS--RESIDENTIAL	10.82	24.91	24.18	23.42	14.14	0.00
40) REAL ESTATE LOANS--OTHER	8.17	6.74	11.17	11.81	10.13	0.00
41) COMMERCIAL AND INDUSTRIAL LOANS	18.52	15.73	14.49	12.09	23.06	0.00
42) PERSONAL LOANS	11.79	11.74	13.31	9.11	22.02	0.00
43) AGRIC./ LEASE FIN./ OTHER LOANS	5.08	8.79	8.22	6.29	1.48	0.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	11.52	14.75	17.03	12.70	21.04	0.00
45) PUBLIC FUNDS DEMAND DEPOSITS	1.50	2.96	1.85	1.64	1.67	0.00
46) TOTAL DEMAND DEPOSITS*	16.19	16.22	19.09	14.84	22.54	0.00
47) SAVINGS DEPOSITS IPC*	28.73	32.79	34.15	35.75	30.12	0.00
48) TIME DEPOSITS IPC*	44.84	45.10	44.89	47.35	36.43	0.00
49) PUBLIC TIME & SAVINGS DEPOSITS	6.73	2.74	4.56	3.17	3.39	0.00
50) TOTAL TIME & SAVINGS DEPOSITS	84.63	85.63	84.68	87.84	73.87	0.00
51) MEMO: MONEY MARKET CD'S	23.83	23.21	25.29	23.38	16.25	0.00
52) MEMO: TIME DEPOSITS OVER 100M	9.68	6.22	6.44	6.59	11.78	0.00
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	99.93	102.52	103.01	102.60	95.63	0.00
55) BORROWINGS	4.72	2.89	6.50	4.97	7.48	0.00
56) NET LARGE LIABILITIES	0.00	2.31	4.79	6.16	4.75	0.00
57) NON-RATE ASSET/LIABILITY GAP	10.62	8.07	10.89	7.07	19.83	0.00
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	42.85	-2.15	12.47	6.15	20.36	0.00
59) NET INCOME--1 YR.	51.21	-0.21	16.72	11.30	19.99	0.00
60) AVERAGE ASSETS--1 YR.	4.95	8.21	14.54	20.64	14.18	0.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	300.00	30.83	88.66	17.29	97.45	0.00
62) NET INCOME--5 YRS.	300.00	45.00	90.80	23.44	95.40	0.00
63) AVERAGE ASSETS--5 YRS.	54.32	32.77	51.27	44.00	48.72	0.00

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 NEW JERSEY BASED ON 147 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.27	10.88	11.34	11.79	12.50
2) INTEREST EXPENSE	7.54	7.03	6.50	5.97	5.03
3) NET INTEREST MARGIN	3.58	4.30	4.80	5.55	6.33
4) TRUST INCOME	0.02	0.03	0.10	0.18	0.48
5) SERVICE CHARGES ON DEPOSITS*	0.12	0.18	0.26	0.37	0.51
6) OTHER NON-INTEREST INCOME	0.09	0.12	0.17	0.26	0.47
7) SALARIES AND BENEFITS	2.30	1.99	1.68	1.47	1.19
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.87	0.70	0.56	0.42	0.30
9) LOAN LOSS PROVISION	0.54	0.30	0.18	0.11	0.05
10) OTHER NON-INTEREST EXPENSE	2.03	1.50	1.24	0.90	0.76
11) LESS F.T.E. ADJUSTMENT	0.13	0.32	0.58	0.83	1.01
12) TAX PROVISION	0.68	0.34	0.15	0.06	-0.05
13) RETURN ON ASSETS--OPERATING INCOME	0.33	0.72	0.95	1.16	1.59
14) RETURN ON ASSETS--NET INCOME	0.26	0.72	0.93	1.15	1.54
15) RETURN ON EQUITY--NET INCOME	2.99	10.39	13.46	16.11	19.24
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.72	12.19	12.90	13.83	14.79
17) BREAK EVEN YIELD	13.34	11.89	11.06	10.32	9.47
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.66	10.59	11.90	12.76	13.62
19) YIELD ON LOANS	11.70	12.28	12.94	13.80	14.40
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.87	0.49	0.24	0.12	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.96	0.62	0.36	0.21	0.10
22) RATE ON TIME AND SAVINGS	10.22	9.81	9.25	8.61	7.84
23) RATE ON TOTAL INTEREST FUNDS	10.34	9.98	9.55	8.97	8.49
24) INTEREST EXPENSE % EARNING ASSETS	8.93	8.02	7.40	6.89	5.96
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-4.56	6.91	12.60	25.36	40.07
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.68	25.44	36.07	46.24	68.11
27) CAPITAL FORMATION RATIO	-0.53	5.96	8.93	11.41	14.22
28) EQUITY CAPITAL AS % OF ASSETS	5.13	6.02	6.79	8.29	11.14
Productivity					
29) EARNING ASSETS AS % OF ASSETS	77.78	85.46	88.93	91.09	92.23
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.50	9.21	6.81	5.59	4.39
31) NON-INT. INCOME % NON-INT. EXPENSE	9.09	12.47	15.54	19.75	24.33
32) PERSONNEL EXPENSE PER EMPLOYEE	21033	19201	17351	15823	14603
33) EMPLOYEES PER MILLION ASSETS	1.40	1.16	0.99	0.83	0.66
34) NON-INTEREST INCOME AS % OF SALARIES	18.41	24.39	31.98	40.42	51.82
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	19.53	27.51	34.03	42.39	50.47
36) FED. FUNDS SOLD	1.23	3.08	6.29	11.31	18.06
37) TOTAL LOANS	40.37	50.42	58.82	66.66	74.24
38) RESERVE FOR LOAN LOSS	0.34	0.43	0.58	0.75	0.94
39) REAL ESTATE LOANS--RESIDENTIAL	8.45	12.30	17.94	24.64	28.94
40) REAL ESTATE LOANS--OTHER	3.02	4.36	7.07	11.27	14.66
41) COMMERCIAL AND INDUSTRIAL LOANS	4.56	8.92	14.09	20.15	30.07
42) PERSONAL LOANS	3.15	6.17	9.91	15.99	20.93
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.14	0.87	3.74	7.53	11.55
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	15.62	19.62	23.60	28.61	34.33
45) PUBLIC FUNDS DEMAND DEPOSITS	0.38	0.81	1.53	2.43	3.63
46) TOTAL DEMAND DEPOSITS*	17.26	21.15	25.86	30.38	36.76
47) SAVINGS DEPOSITS IPC*	15.78	20.35	25.15	30.44	34.25
48) TIME DEPOSITS IPC*	26.96	36.56	42.09	47.01	54.14
49) PUBLIC TIME & SAVINGS DEPOSITS	0.77	1.72	3.67	7.77	12.78
50) TOTAL TIME & SAVINGS DEPOSITS	58.82	65.34	72.69	78.76	86.57
51) MEMO: MONEY MARKET CD'S	10.07	16.10	19.88	23.91	29.15
52) MEMO: TIME DEPOSITS OVER 100M	2.84	5.21	8.99	16.09	24.27
53) FOREIGN DEPOSITS	0.11	0.12	1.04	9.20	14.65
54) TOTAL DEPOSITS (FGN.& DOM.)	90.04	93.22	97.50	102.57	110.49
55) BORROWINGS	0.88	2.20	5.36	10.10	14.34
56) NET LARGE LIABILITIES	0.00	0.00	0.32	9.31	17.35
57) NON-RATE ASSET/LIABILITY GAP	10.51	16.76	22.24	26.20	33.80
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-37.86	-0.56	20.23	39.63	91.54
59) NET INCOME--1 YR.	-32.84	2.59	20.77	41.04	130.57
60) AVERAGE ASSETS--1 YR.	2.98	10.79	18.14	27.66	38.50
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-22.56	23.73	64.09	115.66	265.72
62) NET INCOME--5 YRS.	-30.76	28.64	65.36	108.57	266.24
63) AVERAGE ASSETS--5 YRS.	13.06	19.67	36.53	56.97	93.10

* DOMESTIC ONLY

New Jersey

MEDIANS BY RESOURCE CLASS FOR 147 BANKS IN NEW JERSEY

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.85	11.22	11.58	11.26	11.32	11.25
2) INTEREST EXPENSE	3.75	5.00	6.48	6.51	6.60	6.36
3) NET INTEREST MARGIN	10.43	6.69	5.34	5.02	4.73	4.61
4) TRUST INCOME	33.09	58.49	0.02	0.04	0.07	0.14
5) SERVICE CHARGES ON DEPOSITS*	0.23	0.28	0.26	0.22	0.32	0.21
6) OTHER NON-INTEREST INCOME	0.13	0.24	0.15	0.15	0.14	0.26
7) SALARIES AND BENEFITS	7.16	2.23	1.66	1.71	1.69	1.72
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.18	0.69	0.49	0.53	0.57	0.62
9) LOAN LOSS PROVISION	0.00	0.31	0.16	0.17	0.20	0.16
10) OTHER NON-INTEREST EXPENSE	7.49	1.61	1.21	1.15	1.28	1.05
11) LESS F.T.E. ADJUSTMENT	0.30	0.49	0.56	0.72	0.55	0.55
12) TAX PROVISION	1.13	0.41	0.19	0.12	0.12	0.17
13) RETURN ON ASSETS--OPERATING INCOME	1.26	1.19	0.89	1.00	0.86	0.95
14) RETURN ON ASSETS--NET INCOME	1.26	1.19	0.90	1.01	0.83	0.96
15) RETURN ON EQUITY--NET INCOME	5.67	14.93	11.14	13.83	12.97	15.27
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	21.88	12.03	13.48	13.14	12.51	12.71
17) BREAK EVEN YIELD	12.52	10.64	11.80	10.84	10.99	10.63
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.14	11.23	12.04	11.92	11.87	12.04
19) YIELD ON LOANS	N/A	14.42	13.24	13.00	12.69	12.82
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.00	0.23	0.26	0.23	0.26	0.22
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.00	0.52	0.36	0.31	0.39	0.30
22) RATE ON TIME AND SAVINGS	13.43	8.84	9.46	9.24	9.18	9.18
23) RATE ON TOTAL INTEREST FUNDS	13.43	9.24	9.56	9.37	9.53	9.65
24) INTEREST EXPENSE % EARNING ASSETS	4.18	5.47	7.53	7.80	7.38	7.30
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	47.32	23.61	22.79	10.23	12.32	13.51
26) CASH DIVIDEND AS % OF OPERATING INCOME	142.37	30.23	28.92	31.50	38.65	37.13
27) CAPITAL FORMATION RATIO	-2.40	10.88	7.79	9.88	7.31	9.62
28) EQUITY CAPITAL AS % OF ASSETS	21.11	9.61	7.82	7.04	6.47	5.96
Productivity						
29) EARNING ASSETS AS % OF ASSETS	58.12	90.08	87.32	87.25	90.61	88.79
30) CASH & DUE (NON-INT.) AS % OF ASSETS	30.56	6.02	7.83	6.85	5.90	7.75
31) NON-INT. INCOME % NON-INT. EXPENSE	16.46	10.54	14.55	14.79	15.45	20.41
32) PERSONNEL EXPENSE PER EMPLOYEE	25478	19230	16362	17340	17317	17975
33) EMPLOYEES PER MILLION ASSETS	2.81	1.15	1.05	0.97	0.96	0.93
34) NON-INTEREST INCOME AS % OF SALARIES	34.98	19.60	30.55	31.20	32.12	40.45
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	33.79	29.76	28.84	32.45	36.49	37.41
36) FED. FUNDS SOLD	88.49	13.02	11.07	7.12	3.12	5.38
37) TOTAL LOANS	0.02	65.38	58.32	58.22	59.73	57.83
38) RESERVE FOR LOAN LOSS	0.00	0.66	0.62	0.44	0.61	0.67
39) REAL ESTATE LOANS--RESIDENTIAL	0.00	27.12	17.88	20.29	17.79	15.87
40) REAL ESTATE LOANS--OTHER	0.00	4.32	6.59	5.64	7.29	9.13
41) COMMERCIAL AND INDUSTRIAL LOANS	0.00	15.91	17.43	13.12	12.95	14.60
42) PERSONAL LOANS	0.00	7.93	4.97	8.02	16.56	12.29
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.02	7.63	4.84	5.00	0.65	2.37
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	61.73	35.49	22.79	23.86	21.27	25.15
45) PUBLIC FUNDS DEMAND DEPOSITS	0.38	0.61	1.53	1.48	1.58	1.65
46) TOTAL DEMAND DEPOSITS*	134.84	36.34	26.09	26.26	22.90	27.26
47) SAVINGS DEPOSITS IPC*	5.10	29.86	23.31	25.93	26.59	24.54
48) TIME DEPOSITS IPC*	20.68	37.28	44.17	43.06	42.09	36.21
49) PUBLIC TIME & SAVINGS DEPOSITS	31.07	2.19	5.57	5.46	3.36	2.65
50) TOTAL TIME & SAVINGS DEPOSITS	30.97	64.28	74.84	75.23	73.74	65.39
51) MEMO: MONEY MARKET CD'S	7.15	16.93	19.01	20.60	21.12	18.05
52) MEMO: TIME DEPOSITS OVER 100M	30.26	7.41	13.47	9.72	7.27	8.01
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	1.04
54) TOTAL DEPOSITS (FGN.& DOM.)	134.84	97.61	102.10	98.80	96.23	92.54
55) BORROWINGS	1.51	1.15	1.31	5.81	5.36	11.50
56) NET LARGE LIABILITIES	0.00	0.00	4.87	8.63	0.00	0.87
57) NON-RATE ASSET/LIABILITY GAP	92.65	34.83	20.46	19.90	22.00	23.95
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-9.14	-3.15	5.15	23.76	27.51	21.98
59) NET INCOME--1 YR.	-10.63	-0.56	5.79	28.90	23.37	23.60
60) AVERAGE ASSETS--1 YR.	1.90	17.06	13.99	16.97	18.42	18.28
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	88.72	301.14	78.90	63.91	59.47	77.72
62) NET INCOME--5 YRS.	76.29	301.14	66.86	74.44	55.44	77.53
63) AVERAGE ASSETS--5 YRS.	N/A	19.40	42.54	37.75	38.48	27.05

* DOMESTIC ONLY

New Mexico

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1982 NEW MEXICO BASED ON 88 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.26	11.88	12.45	12.97	13.30
2) INTEREST EXPENSE	8.10	7.66	7.27	6.76	6.33
3) NET INTEREST MARGIN	4.07	4.59	5.23	5.87	6.61
4) TRUST INCOME	0.01	0.04	0.12	0.18	0.28
5) SERVICE CHARGES ON DEPOSITS*	0.13	0.22	0.34	0.53	0.75
6) OTHER NON-INTEREST INCOME	0.12	0.17	0.26	0.43	0.61
7) SALARIES AND BENEFITS	2.34	2.06	1.78	1.51	1.13
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.91	0.75	0.59	0.42	0.30
9) LOAN LOSS PROVISION	1.31	0.58	0.31	0.17	0.07
10) OTHER NON-INTEREST EXPENSE	1.97	1.69	1.18	0.96	0.70
11) LESS F.T.E. ADJUSTMENT	0.14	0.38	0.55	0.75	0.98
12) TAX PROVISION	0.88	0.58	0.31	0.08	-0.33
13) RETURN ON ASSETS--OPERATING INCOME	-0.03	0.80	1.07	1.46	1.91
14) RETURN ON ASSETS--NET INCOME	-0.15	0.72	1.14	1.46	1.93
15) RETURN ON EQUITY--NET INCOME	-1.44	8.75	14.02	18.23	22.38
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.37	13.84	14.50	15.37	15.73
17) BREAK EVEN YIELD	15.02	13.24	12.12	11.49	10.84
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.85	11.60	12.49	13.23	14.16
19) YIELD ON LOANS	13.87	14.52	15.04	15.70	16.43
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.46	0.92	0.38	0.18	0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.29	1.18	0.58	0.34	0.19
22) RATE ON TIME AND SAVINGS	11.21	10.91	10.41	9.94	9.56
23) RATE ON TOTAL INTEREST FUNDS	11.28	10.88	10.45	10.02	9.57
24) INTEREST EXPENSE % EARNING ASSETS	9.53	8.98	8.52	7.99	7.40
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-3.53	11.12	24.81	31.06	36.65
26) CASH DIVIDEND AS % OF OPERATING INCOME	9.01	19.56	32.48	39.80	70.61
27) CAPITAL FORMATION RATIO	-2.26	5.68	9.67	13.06	17.16
28) EQUITY CAPITAL AS % OF ASSETS	5.83	6.68	7.55	8.87	10.16
Productivity					
29) EARNING ASSETS AS % OF ASSETS	78.21	83.10	85.59	88.17	90.65
30) CASH & DUE (NON-INT.) AS % OF ASSETS	16.47	11.93	9.27	6.78	5.59
31) NON-INT. INCOME % NON-INT. EXPENSE	12.70	15.58	20.27	25.06	29.02
32) PERSONNEL EXPENSE PER EMPLOYEE	20407	17888	16457	15250	14098
33) EMPLOYEES PER MILLION ASSETS	1.50	1.25	1.04	0.89	0.67
34) NON-INTEREST INCOME AS % OF SALARIES	24.85	31.10	41.74	51.36	61.81
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	18.67	21.57	27.16	34.32	42.67
36) FED. FUNDS SOLD	1.25	3.63	8.83	14.57	20.39
37) TOTAL LOANS	46.85	52.13	64.09	70.66	75.72
38) RESERVE FOR LOAN LOSS	0.41	0.49	0.61	0.74	0.92
39) REAL ESTATE LOANS--RESIDENTIAL	1.69	3.40	6.35	9.53	16.68
40) REAL ESTATE LOANS--OTHER	2.66	4.18	7.64	11.71	16.18
41) COMMERCIAL AND INDUSTRIAL LOANS	9.99	16.50	22.66	30.64	39.24
42) PERSONAL LOANS	4.77	7.78	11.81	16.16	22.05
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.52	4.27	7.19	13.48	17.42
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	14.71	17.05	20.52	25.19	28.79
45) PUBLIC FUNDS DEMAND DEPOSITS	0.54	1.24	2.32	4.40	6.90
46) TOTAL DEMAND DEPOSITS*	17.88	20.73	23.76	29.16	32.15
47) SAVINGS DEPOSITS IPC*	6.77	8.85	12.83	16.66	20.31
48) TIME DEPOSITS IPC*	30.12	35.64	41.19	46.54	52.34
49) PUBLIC TIME & SAVINGS DEPOSITS	13.22	17.05	22.91	29.36	34.84
50) TOTAL TIME & SAVINGS DEPOSITS	67.92	72.19	78.35	84.03	86.79
51) MEMO: MONEY MARKET CD'S	11.50	14.28	18.53	25.25	34.67
52) MEMO: TIME DEPOSITS OVER 100M	17.43	23.43	30.34	35.42	41.59
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	93.86	98.01	102.96	106.21	113.26
55) BORROWINGS	0.34	1.19	2.64	4.32	11.20
56) NET LARGE LIABILITIES	1.95	11.94	20.26	30.21	36.99
57) NON-RATE ASSET/LIABILITY GAP	9.31	13.98	19.64	24.57	28.13
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-56.00	-12.36	15.36	37.11	66.18
59) NET INCOME--1 YR.	-56.97	-9.66	16.87	42.77	101.72
60) AVERAGE ASSETS--1 YR.	3.33	11.11	17.98	26.58	36.77
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-53.62	8.88	75.23	146.26	285.00
62) NET INCOME--5 YRS.	-53.81	13.34	74.61	146.26	285.00
63) AVERAGE ASSETS--5 YRS.	16.96	37.15	50.11	64.63	91.07

* DOMESTIC ONLY

New Mexico

MEDIANS BY RESOURCE CLASS FOR 88 BANKS IN NEW MEXICO

Resource Class —	1	2	3	4	5	6
Size in Millions —	Under $10	$10-25	$25-50	$50-100	$100-500	Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.19	12.63	12.72	12.30	12.27	11.81
2) INTEREST EXPENSE	6.00	7.33	7.07	7.09	7.45	7.63
3) NET INTEREST MARGIN	5.18	5.30	5.54	5.18	4.95	4.17
4) TRUST INCOME	0.00	0.28	0.09	0.01	0.12	0.17
5) SERVICE CHARGES ON DEPOSITS*	0.53	0.52	0.34	0.30	0.34	0.28
6) OTHER NON-INTEREST INCOME	0.91	0.29	0.25	0.26	0.23	0.58
7) SALARIES AND BENEFITS	2.67	1.99	1.82	1.65	1.70	1.58
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.82	0.69	0.59	0.54	0.57	0.73
9) LOAN LOSS PROVISION	0.00	0.45	0.31	0.24	0.29	0.39
10) OTHER NON-INTEREST EXPENSE	1.86	1.74	1.15	1.06	1.05	0.95
11) LESS F.T.E. ADJUSTMENT	0.19	0.52	0.55	0.59	0.59	0.57
12) TAX PROVISION	0.00	0.22	0.47	0.37	0.16	0.07
13) RETURN ON ASSETS--OPERATING INCOME	1.07	0.93	1.19	1.20	0.97	0.89
14) RETURN ON ASSETS--NET INCOME	1.07	0.93	1.15	1.31	1.06	0.89
15) RETURN ON EQUITY--NET INCOME	11.58	7.65	12.99	17.89	15.84	14.94
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.55	15.03	14.84	14.46	13.93	13.53
17) BREAK EVEN YIELD	13.78	13.63	12.19	11.93	11.99	11.76
18) YIELD ON INVESTMENT SECURITIES (FTE)	6.41	13.01	12.55	12.29	12.15	12.43
19) YIELD ON LOANS	15.57	15.38	15.31	14.73	14.77	14.53
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.31	0.65	0.36	0.26	0.55	0.72
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.00	0.92	0.56	0.54	0.57	0.79
22) RATE ON TIME AND SAVINGS	10.07	10.29	10.41	10.41	10.76	9.92
23) RATE ON TOTAL INTEREST FUNDS	10.06	10.43	10.37	10.54	10.73	10.17
24) INTEREST EXPENSE % EARNING ASSETS	8.34	8.63	8.18	8.66	8.60	8.74
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.00	19.81	27.92	24.36	20.73	7.37
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	19.76	27.54	33.88	29.10	26.02
27) CAPITAL FORMATION RATIO	11.58	2.06	8.90	10.77	10.35	10.79
28) EQUITY CAPITAL AS % OF ASSETS	9.30	8.40	8.11	7.59	6.75	5.97
Productivity						
29) EARNING ASSETS AS % OF ASSETS	71.98	83.66	85.52	85.59	88.17	87.26
30) CASH & DUE (NON-INT.) AS % OF ASSETS	24.72	9.89	9.28	10.06	6.70	8.23
31) NON-INT. INCOME % NON-INT. EXPENSE	27.02	20.59	18.46	20.66	20.65	31.61
32) PERSONNEL EXPENSE PER EMPLOYEE	16125	16312	16638	16217	17226	16195
33) EMPLOYEES PER MILLION ASSETS	1.65	1.29	1.11	0.97	0.97	0.97
34) NON-INTEREST INCOME AS % OF SALARIES	54.26	45.36	37.30	42.37	40.50	65.69
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	29.30	23.73	24.25	27.84	30.55	29.30
36) FED. FUNDS SOLD	15.08	11.25	9.48	7.97	3.37	16.23
37) TOTAL LOANS	54.89	65.77	64.16	63.19	64.02	54.40
38) RESERVE FOR LOAN LOSS	0.71	0.69	0.63	0.57	0.59	0.63
39) REAL ESTATE LOANS--RESIDENTIAL	7.74	5.96	6.53	5.83	6.37	5.37
40) REAL ESTATE LOANS--OTHER	8.57	7.93	7.11	8.07	7.64	9.09
41) COMMERCIAL AND INDUSTRIAL LOANS	10.59	24.36	22.39	21.74	23.24	20.40
42) PERSONAL LOANS	12.98	10.72	10.01	10.67	16.67	15.44
43) AGRIC./ LEASE FIN./ OTHER LOANS	15.71	8.99	9.45	6.88	4.78	4.69
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	39.14	19.58	20.94	21.43	20.54	18.94
45) PUBLIC FUNDS DEMAND DEPOSITS	3.74	4.37	2.88	3.19	1.50	0.86
46) TOTAL DEMAND DEPOSITS*	42.94	24.26	24.58	23.43	22.65	19.82
47) SAVINGS DEPOSITS IPC*	15.57	12.12	14.22	13.39	10.30	15.70
48) TIME DEPOSITS IPC*	62.00	41.11	41.98	43.38	38.92	36.79
49) PUBLIC TIME & SAVINGS DEPOSITS	5.21	29.50	23.09	22.55	22.73	15.00
50) TOTAL TIME & SAVINGS DEPOSITS	82.78	78.20	77.76	80.29	72.57	67.51
51) MEMO: MONEY MARKET CD'S	48.15	17.03	18.80	20.73	16.40	16.03
52) MEMO: TIME DEPOSITS OVER 100M	5.72	32.87	28.85	27.56	30.26	20.77
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	125.82	105.31	103.91	104.47	101.13	87.33
55) BORROWINGS	0.08	4.13	1.21	2.58	3.68	18.73
56) NET LARGE LIABILITIES	0.00	25.15	18.74	20.79	18.13	12.07
57) NON-RATE ASSET/LIABILITY GAP	17.04	20.52	21.31	15.73	20.55	14.38
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-33.33	10.12	6.08	16.54	16.04	23.96
59) NET INCOME--1 YR.	-33.33	10.69	6.68	16.78	17.54	23.96
60) AVERAGE ASSETS--1 YR.	10.59	21.89	15.19	22.19	16.36	22.33
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-20.00	86.69	71.89	91.80	58.65	48.85
62) NET INCOME--5 YRS.	-13.33	86.28	71.49	104.89	59.54	45.33
63) AVERAGE ASSETS--5 YRS.	6.69	47.29	47.50	55.44	52.83	44.38

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 NEW YORK BASED ON 205 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.75	11.40	11.92	12.42	13.13
2) INTEREST EXPENSE	8.77	7.32	6.46	5.56	4.65
3) NET INTEREST MARGIN	3.08	4.60	5.51	6.31	6.98
4) TRUST INCOME	0.01	0.04	0.12	0.25	0.59
5) SERVICE CHARGES ON DEPOSITS*	0.06	0.13	0.21	0.32	0.42
6) OTHER NON-INTEREST INCOME	0.07	0.12	0.18	0.32	0.60
7) SALARIES AND BENEFITS	2.64	2.14	1.73	1.42	1.14
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.95	0.72	0.52	0.39	0.26
9) LOAN LOSS PROVISION	0.79	0.44	0.24	0.13	0.08
10) OTHER NON-INTEREST EXPENSE	1.99	1.48	1.05	0.78	0.59
11) LESS F.T.E. ADJUSTMENT	0.17	0.32	0.58	0.82	1.08
12) TAX PROVISION	0.97	0.57	0.29	0.17	0.08
13) RETURN ON ASSETS--OPERATING INCOME	0.35	0.74	1.12	1.44	1.83
14) RETURN ON ASSETS--NET INCOME	0.33	0.73	1.12	1.48	1.71
15) RETURN ON EQUITY--NET INCOME	5.30	9.94	13.14	15.68	18.56
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.50	12.89	13.44	14.25	15.72
17) BREAK EVEN YIELD	13.92	12.55	11.11	10.22	9.08
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.60	11.49	12.39	13.46	14.76
19) YIELD ON LOANS	12.27	12.76	13.50	14.32	15.18
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.22	0.66	0.38	0.20	0.08
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.40	0.88	0.49	0.29	0.16
22) RATE ON TIME AND SAVINGS	11.16	9.94	9.16	8.43	7.64
23) RATE ON TOTAL INTEREST FUNDS	11.45	10.24	9.43	8.65	7.87
24) INTEREST EXPENSE % EARNING ASSETS	10.67	8.41	7.31	6.45	5.26
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	10.32	14.25	24.67	32.92	46.35
26) CASH DIVIDEND AS % OF OPERATING INCOME	9.92	21.53	33.05	53.65	70.14
27) CAPITAL FORMATION RATIO	1.51	5.06	8.61	11.83	13.92
28) EQUITY CAPITAL AS % OF ASSETS	5.03	6.57	8.29	10.82	14.20
Productivity					
29) EARNING ASSETS AS % OF ASSETS	75.69	83.56	89.26	91.35	93.41
30) CASH & DUE (NON-INT.) AS % OF ASSETS	17.27	10.15	7.44	5.46	3.85
31) NON-INT. INCOME % NON-INT. EXPENSE	7.87	10.38	14.45	20.91	34.95
32) PERSONNEL EXPENSE PER EMPLOYEE	27571	21208	18227	16362	14800
33) EMPLOYEES PER MILLION ASSETS	1.48	1.19	0.97	0.77	0.47
34) NON-INTEREST INCOME AS % OF SALARIES	14.84	20.07	27.84	39.94	71.16
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	18.08	24.66	32.28	40.44	47.94
36) FED. FUNDS SOLD	1.52	3.01	6.55	13.08	22.25
37) TOTAL LOANS	41.19	51.46	58.78	67.50	75.87
38) RESERVE FOR LOAN LOSS	0.31	0.46	0.62	0.81	1.04
39) REAL ESTATE LOANS--RESIDENTIAL	1.88	7.18	12.95	17.75	23.11
40) REAL ESTATE LOANS--OTHER	1.02	2.67	5.08	7.77	11.46
41) COMMERCIAL AND INDUSTRIAL LOANS	4.50	8.15	14.38	21.70	30.64
42) PERSONAL LOANS	1.21	6.55	11.89	17.38	23.60
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.97	4.82	10.24	17.79	27.81
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.41	14.67	19.56	29.17	38.37
45) PUBLIC FUNDS DEMAND DEPOSITS	0.23	0.80	1.73	3.01	4.63
46) TOTAL DEMAND DEPOSITS*	13.19	16.87	22.29	32.30	42.26
47) SAVINGS DEPOSITS IPC*	3.74	14.22	25.39	31.54	37.69
48) TIME DEPOSITS IPC*	19.78	29.70	35.95	43.78	52.22
49) PUBLIC TIME & SAVINGS DEPOSITS	1.37	3.08	6.96	9.94	15.14
50) TOTAL TIME & SAVINGS DEPOSITS	32.81	60.84	71.24	78.72	84.94
51) MEMO: MONEY MARKET CD'S	2.30	11.33	17.16	21.57	26.03
52) MEMO: TIME DEPOSITS OVER 100M	3.51	6.51	11.36	18.79	27.92
53) FOREIGN DEPOSITS	1.71	13.51	32.70	49.46	53.51
54) TOTAL DEPOSITS (FGN.& DOM.)	85.56	91.92	96.53	102.73	114.13
55) BORROWINGS	0.36	1.18	4.55	10.77	17.84
56) NET LARGE LIABILITIES	0.00	0.00	2.88	14.28	34.06
57) NON-RATE ASSET/LIABILITY GAP	7.28	15.53	21.60	28.59	38.71
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-30.16	-5.31	17.52	34.31	72.10
59) NET INCOME--1 YR.	-28.88	-2.15	19.75	36.09	85.71
60) AVERAGE ASSETS--1 YR.	1.38	6.69	12.73	20.10	45.01
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	4.29	40.87	87.69	156.36	317.14
62) NET INCOME--5 YRS.	-5.16	38.58	86.43	148.61	301.90
63) AVERAGE ASSETS--5 YRS.	5.45	16.38	30.59	50.07	114.98

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 205 BANKS IN NEW YORK

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.87	11.91	11.92	11.93	11.99	11.73
2) INTEREST EXPENSE	5.00	6.02	6.23	6.52	6.50	8.28
3) NET INTEREST MARGIN	6.68	5.64	5.76	5.55	5.53	3.20
4) TRUST INCOME	0.00	33.79	0.05	0.09	0.17	0.12
5) SERVICE CHARGES ON DEPOSITS*	0.20	0.17	0.21	0.26	0.22	0.09
6) OTHER NON-INTEREST INCOME	0.14	0.15	0.14	0.14	0.21	0.33
7) SALARIES AND BENEFITS	2.47	1.71	1.73	1.81	1.78	1.35
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.47	0.49	0.52	0.60	0.56	0.43
9) LOAN LOSS PROVISION	0.21	0.22	0.20	0.24	0.24	0.30
10) OTHER NON-INTEREST EXPENSE	1.47	1.02	1.04	1.12	1.15	0.80
11) LESS F.T.E. ADJUSTMENT	0.29	0.58	0.68	0.73	0.64	0.26
12) TAX PROVISION	0.81	0.32	0.40	0.26	0.29	0.24
13) RETURN ON ASSETS--OPERATING INCOME	1.76	1.31	1.15	1.23	1.19	0.56
14) RETURN ON ASSETS--NET INCOME	1.56	1.37	1.12	1.16	1.20	0.54
15) RETURN ON EQUITY--NET INCOME	13.14	11.39	13.14	13.78	13.55	10.71
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.17	13.21	13.45	13.97	13.27	13.38
17) BREAK EVEN YIELD	11.19	10.67	10.96	11.63	10.75	12.25
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.60	12.20	12.36	12.67	12.77	12.31
19) YIELD ON LOANS	13.42	13.02	12.85	13.58	13.51	13.94
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.40	0.28	0.34	0.36	0.37	0.46
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.40	0.46	0.39	0.57	0.52	0.59
22) RATE ON TIME AND SAVINGS	8.12	9.08	8.91	8.91	9.17	10.18
23) RATE ON TOTAL INTEREST FUNDS	8.12	9.02	9.01	9.35	9.62	10.66
24) INTEREST EXPENSE % EARNING ASSETS	5.78	6.90	7.19	7.51	7.26	9.74
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	29.70	25.89	22.25	21.63	24.43	26.95
26) CASH DIVIDEND AS % OF OPERATING INCOME	29.35	27.77	27.62	28.43	41.34	44.60
27) CAPITAL FORMATION RATIO	10.43	7.91	9.45	10.05	8.80	5.61
28) EQUITY CAPITAL AS % OF ASSETS	13.30	9.89	9.03	7.94	8.08	5.37
Productivity						
29) EARNING ASSETS AS % OF ASSETS	88.22	90.43	87.91	87.91	89.91	87.11
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.46	6.81	9.18	8.87	6.74	6.47
31) NON-INT. INCOME % NON-INT. EXPENSE	9.26	10.38	12.07	13.52	18.36	23.56
32) PERSONNEL EXPENSE PER EMPLOYEE	17000	18533	17456	16762	17664	23870
33) EMPLOYEES PER MILLION ASSETS	1.27	0.96	0.93	1.03	1.02	0.64
34) NON-INTEREST INCOME AS % OF SALARIES	17.67	19.18	23.55	28.48	37.13	45.24
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	29.11	30.11	32.66	33.00	33.12	32.75
36) FED. FUNDS SOLD	12.71	13.27	8.39	6.53	5.13	3.45
37) TOTAL LOANS	54.76	56.45	58.73	58.11	59.33	63.21
38) RESERVE FOR LOAN LOSS	0.49	0.51	0.59	0.62	0.65	0.67
39) REAL ESTATE LOANS--RESIDENTIAL	14.93	16.41	16.68	11.15	12.53	4.00
40) REAL ESTATE LOANS--OTHER	2.46	4.97	4.84	5.55	7.39	3.70
41) COMMERCIAL AND INDUSTRIAL LOANS	5.36	7.35	10.05	16.95	17.53	18.67
42) PERSONAL LOANS	13.95	11.71	10.56	11.45	17.51	4.90
43) AGRIC./ LEASE FIN./ OTHER LOANS	17.31	12.11	11.77	10.75	2.20	21.61
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	25.54	18.32	18.09	23.37	20.89	17.35
45) PUBLIC FUNDS DEMAND DEPOSITS	3.57	2.73	2.25	1.87	1.66	0.65
46) TOTAL DEMAND DEPOSITS*	30.02	20.74	20.85	25.55	23.14	18.38
47) SAVINGS DEPOSITS IPC*	33.55	28.01	29.16	28.51	24.58	5.44
48) TIME DEPOSITS IPC*	29.24	35.94	38.36	40.58	38.94	29.82
49) PUBLIC TIME & SAVINGS DEPOSITS	10.62	9.34	7.27	5.92	7.35	2.45
50) TOTAL TIME & SAVINGS DEPOSITS	71.18	77.04	76.70	75.27	70.62	40.62
51) MEMO: MONEY MARKET CD'S	16.38	18.93	18.71	19.93	16.80	5.88
52) MEMO: TIME DEPOSITS OVER 100M	5.24	8.52	10.25	9.14	11.93	19.57
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	20.53	34.35
54) TOTAL DEPOSITS (FGN.& DOM.)	96.44	97.86	100.65	100.73	95.94	90.06
55) BORROWINGS	2.33	1.56	0.84	2.99	4.64	12.94
56) NET LARGE LIABILITIES	0.00	0.00	4.31	8.13	0.00	27.44
57) NON-RATE ASSET/LIABILITY GAP	28.79	22.03	22.26	20.30	22.08	16.11
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-5.95	6.10	18.85	20.14	26.43	15.11
59) NET INCOME--1 YR.	-5.15	6.30	14.10	23.40	26.70	15.33
60) AVERAGE ASSETS--1 YR.	13.29	11.53	13.51	13.80	16.52	8.47
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	112.68	80.68	86.41	95.43	87.56	62.03
62) NET INCOME--5 YRS.	104.54	80.68	68.99	90.51	89.64	81.32
63) AVERAGE ASSETS--5 YRS.	20.52	23.93	35.10	28.95	27.32	40.93

* DOMESTIC ONLY

North Carolina

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1982 NORTH CAROLINA BASED ON 68 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.16	11.72	12.24	12.74	13.01
2) INTEREST EXPENSE	7.89	7.46	6.89	6.21	5.61
3) NET INTEREST MARGIN	4.02	4.74	5.42	5.96	6.59
4) TRUST INCOME	0.03	0.06	0.14	0.22	0.30
5) SERVICE CHARGES ON DEPOSITS*	0.18	0.27	0.43	0.63	0.78
6) OTHER NON-INTEREST INCOME	0.14	0.21	0.28	0.47	0.83
7) SALARIES AND BENEFITS	3.17	2.52	2.09	1.65	1.26
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.89	0.72	0.56	0.40	0.22
9) LOAN LOSS PROVISION	0.51	0.31	0.21	0.13	0.08
10) OTHER NON-INTEREST EXPENSE	2.08	1.44	1.15	0.89	0.74
11) LESS F.T.E. ADJUSTMENT	0.24	0.39	0.59	0.79	1.17
12) TAX PROVISION	0.69	0.44	0.29	0.13	0.06
13) RETURN ON ASSETS--OPERATING INCOME	0.68	0.91	1.15	1.50	2.00
14) RETURN ON ASSETS--NET INCOME	0.39	0.85	1.09	1.44	1.90
15) RETURN ON EQUITY--NET INCOME	6.83	10.18	12.36	15.27	17.36
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.72	13.25	13.84	14.30	14.86
17) BREAK EVEN YIELD	12.67	12.13	11.42	10.77	9.72
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.88	11.55	12.23	13.10	13.57
19) YIELD ON LOANS	13.77	14.48	14.87	15.47	16.02
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.12	0.50	0.30	0.19	0.11
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.19	0.65	0.41	0.29	0.19
22) RATE ON TIME AND SAVINGS	10.79	10.11	9.78	9.53	9.09
23) RATE ON TOTAL INTEREST FUNDS	11.19	10.33	9.95	9.63	9.25
24) INTEREST EXPENSE % EARNING ASSETS	8.71	8.37	7.75	7.05	6.35
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	6.45	10.96	20.05	25.00	30.67
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.30	15.69	22.46	31.25	42.47
27) CAPITAL FORMATION RATIO	4.83	7.28	8.80	11.54	14.85
28) EQUITY CAPITAL AS % OF ASSETS	6.27	7.54	9.19	11.19	12.77
Productivity					
29) EARNING ASSETS AS % OF ASSETS	84.01	86.44	88.97	90.61	92.31
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.82	7.85	6.55	5.43	3.96
31) NON-INT. INCOME % NON-INT. EXPENSE	13.30	17.99	22.59	26.85	32.96
32) PERSONNEL EXPENSE PER EMPLOYEE	19952	17985	16786	14947	13395
33) EMPLOYEES PER MILLION ASSETS	1.85	1.48	1.23	0.98	0.73
34) NON-INTEREST INCOME AS % OF SALARIES	27.21	33.04	42.60	52.36	65.56
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	24.90	31.11	39.64	46.96	54.77
36) FED. FUNDS SOLD	0.96	2.46	5.93	9.83	12.53
37) TOTAL LOANS	37.37	46.85	55.29	64.05	69.28
38) RESERVE FOR LOAN LOSS	0.38	0.44	0.58	0.74	0.84
39) REAL ESTATE LOANS--RESIDENTIAL	2.58	4.78	6.35	8.79	13.45
40) REAL ESTATE LOANS--OTHER	2.60	5.20	7.06	11.66	14.24
41) COMMERCIAL AND INDUSTRIAL LOANS	4.84	7.97	13.66	18.97	27.38
42) PERSONAL LOANS	8.78	10.77	15.13	20.82	23.99
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.34	4.57	7.82	10.49	17.26
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	14.22	17.53	22.10	25.91	30.54
45) PUBLIC FUNDS DEMAND DEPOSITS	0.14	0.37	0.88	1.41	2.90
46) TOTAL DEMAND DEPOSITS*	15.02	18.37	22.89	27.28	33.02
47) SAVINGS DEPOSITS IPC*	12.16	17.84	20.93	24.62	27.09
48) TIME DEPOSITS IPC*	32.16	39.92	43.88	50.07	55.38
49) PUBLIC TIME & SAVINGS DEPOSITS	1.01	1.99	4.74	8.32	11.58
50) TOTAL TIME & SAVINGS DEPOSITS	56.45	67.81	72.82	79.11	81.82
51) MEMO: MONEY MARKET CD'S	11.78	16.68	22.86	27.90	34.87
52) MEMO: TIME DEPOSITS OVER 100M	2.63	4.53	8.87	15.48	23.95
53) FOREIGN DEPOSITS		12.79	13.02	22.36	
54) TOTAL DEPOSITS (FGN.& DOM.)	88.44	91.89	96.61	99.88	102.20
55) BORROWINGS	0.31	0.72	2.91	7.90	14.74
56) NET LARGE LIABILITIES	0.00	0.00	2.63	14.90	25.45
57) NON-RATE ASSET/LIABILITY GAP	15.01	17.56	22.10	26.83	34.31
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-10.86	9.26	20.57	35.04	83.33
59) NET INCOME--1 YR.	-7.51	9.97	20.81	50.71	101.17
60) AVERAGE ASSETS--1 YR.	8.61	11.40	16.91	22.93	28.27
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-1.13	38.10	67.87	114.65	160.48
62) NET INCOME--5 YRS.	2.47	29.43	65.33	105.16	160.18
63) AVERAGE ASSETS--5 YRS.	13.29	25.92	34.49	47.17	78.35

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 68 BANKS IN NORTH CAROLINA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.13	12.66	12.17	12.12	12.08	12.29
2) INTEREST EXPENSE	6.57	6.21	7.16	7.08	7.18	6.98
3) NET INTEREST MARGIN	5.52	6.09	5.06	5.59	5.12	5.18
4) TRUST INCOME	0.00	0.00	0.24	0.05	0.12	0.14
5) SERVICE CHARGES ON DEPOSITS*	0.38	0.37	0.42	0.49	0.46	0.43
6) OTHER NON-INTEREST INCOME	0.35	0.28	0.28	0.21	0.27	0.49
7) SALARIES AND BENEFITS	2.70	1.85	1.90	1.95	1.95	2.44
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.59	0.54	0.48	0.61	0.65	0.71
9) LOAN LOSS PROVISION	0.17	0.13	0.20	0.21	0.21	0.27
10) OTHER NON-INTEREST EXPENSE	1.69	1.23	1.09	1.04	1.02	1.17
11) LESS F.T.E. ADJUSTMENT	0.23	0.57	0.63	0.67	0.62	0.53
12) TAX PROVISION	0.69	0.39	0.27	0.19	0.19	0.30
13) RETURN ON ASSETS--OPERATING INCOME	0.80	1.49	1.18	1.17	1.06	1.12
14) RETURN ON ASSETS--NET INCOME	0.47	1.47	1.18	1.18	1.06	0.84
15) RETURN ON EQUITY--NET INCOME	3.75	13.65	12.42	11.68	13.86	12.24
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.00	14.47	13.78	13.62	13.84	14.01
17) BREAK EVEN YIELD	12.36	11.82	11.11	11.20	10.84	11.84
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.72	12.33	11.83	12.22	11.83	12.97
19) YIELD ON LOANS	15.39	15.03	14.82	14.85	14.94	14.63
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.19	0.29	0.31	0.36	0.31	0.27
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.32	0.29	0.41	0.46	0.35	0.48
22) RATE ON TIME AND SAVINGS	9.73	9.75	9.99	9.77	9.79	9.74
23) RATE ON TOTAL INTEREST FUNDS	9.73	9.85	10.05	10.13	9.99	9.85
24) INTEREST EXPENSE % EARNING ASSETS	7.59	6.85	8.15	7.63	7.86	8.23
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	30.66	18.38	18.07	17.01	15.38	23.42
26) CASH DIVIDEND AS % OF OPERATING INCOME	24.04	20.08	16.56	20.31	32.25	28.57
27) CAPITAL FORMATION RATIO	1.91	10.04	11.04	8.55	8.58	7.28
28) EQUITY CAPITAL AS % OF ASSETS	11.33	11.41	9.92	9.10	7.72	6.27
Productivity						
29) EARNING ASSETS AS % OF ASSETS	85.45	89.26	89.73	88.99	89.81	86.29
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.40	7.48	6.42	6.65	5.46	7.52
31) NON-INT. INCOME % NON-INT. EXPENSE	21.76	16.16	22.56	21.76	22.89	26.45
32) PERSONNEL EXPENSE PER EMPLOYEE	15735	16470	16654	17118	16671	17731
33) EMPLOYEES PER MILLION ASSETS	1.64	1.24	1.18	1.13	1.37	1.41
34) NON-INTEREST INCOME AS % OF SALARIES	42.10	31.81	41.02	41.76	43.71	47.81
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	37.34	43.59	42.91	41.29	45.92	32.71
36) FED. FUNDS SOLD	8.41	6.83	5.23	6.07	3.00	3.43
37) TOTAL LOANS	55.67	54.68	55.09	52.12	51.95	63.27
38) RESERVE FOR LOAN LOSS	0.67	0.60	0.53	0.47	0.55	0.73
39) REAL ESTATE LOANS--RESIDENTIAL	6.57	7.55	5.94	5.71	7.22	7.86
40) REAL ESTATE LOANS--OTHER	10.98	5.20	8.33	6.51	6.77	9.45
41) COMMERCIAL AND INDUSTRIAL LOANS	7.87	13.93	11.43	15.11	16.09	16.60
42) PERSONAL LOANS	12.86	11.86	14.72	15.86	14.99	17.69
43) AGRIC./ LEASE FIN./ OTHER LOANS	17.22	9.08	7.07	6.98	3.78	7.71
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	21.83	22.46	20.71	21.41	22.10	22.63
45) PUBLIC FUNDS DEMAND DEPOSITS	0.92	0.75	0.81	0.88	0.64	1.34
46) TOTAL DEMAND DEPOSITS*	22.48	24.01	21.30	22.89	22.68	23.96
47) SAVINGS DEPOSITS IPC*	19.73	20.12	21.97	21.12	24.29	20.51
48) TIME DEPOSITS IPC*	42.96	40.58	47.13	42.07	46.57	41.72
49) PUBLIC TIME & SAVINGS DEPOSITS	11.49	4.15	5.31	5.28	3.40	4.74
50) TOTAL TIME & SAVINGS DEPOSITS	76.42	72.55	74.58	71.85	72.65	70.18
51) MEMO: MONEY MARKET CD'S	23.06	22.55	24.02	19.73	26.66	20.82
52) MEMO: TIME DEPOSITS OVER 100M	15.04	8.60	6.98	8.72	6.22	10.79
53) FOREIGN DEPOSITS	0.00	[illegible]	0.00	0.00	0.00	13.02
54) TOTAL DEPOSITS (FGN.& DOM.)	99.27	95.30	96.62	94.77	96.60	95.73
55) BORROWINGS	0.55	0.75	1.64	3.16	5.12	9.29
56) NET LARGE LIABILITIES	6.94	3.76	0.00	5.57	0.00	2.82
57) NON-RATE ASSET/LIABILITY GAP	23.31	26.83	22.52	24.82	21.91	17.56
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	66.17	25.61	15.60	20.41	19.53	26.34
59) NET INCOME--1 YR.	66.17	26.48	14.33	20.69	15.97	36.07
60) AVERAGE ASSETS--1 YR.	10.34	16.73	16.74	17.32	13.47	21.74
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	37.17	110.71	67.87	77.65	42.57	114.65
62) NET INCOME--5 YRS.	37.17	63.56	69.55	68.05	58.10	97.00
63) AVERAGE ASSETS -5 YRS.	30.68	31.70	36.51	34.10	33.59	67.84

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 NORTH DAKOTA BASED ON 175 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.84	12.26	12.80	13.26	13.63
2) INTEREST EXPENSE	8.59	8.24	7.80	7.13	6.72
3) NET INTEREST MARGIN	3.98	4.39	4.97	5.65	6.53
4) TRUST INCOME	0.01	0.03	0.15	0.28	0.52
5) SERVICE CHARGES ON DEPOSITS*	0.04	0.07	0.13	0.23	0.33
6) OTHER NON-INTEREST INCOME	0.06	0.10	0.18	0.32	0.51
7) SALARIES AND BENEFITS	2.31	1.85	1.52	1.29	1.09
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.64	0.51	0.34	0.23	0.17
9) LOAN LOSS PROVISION	1.12	0.58	0.31	0.13	0.05
10) OTHER NON-INTEREST EXPENSE	1.36	1.07	0.89	0.69	0.58
11) LESS F.T.E. ADJUSTMENT	0.19	0.42	0.60	0.84	1.06
12) TAX PROVISION	0.85	0.60	0.35	0.13	0.02
13) RETURN ON ASSETS--OPERATING INCOME	0.46	0.86	1.16	1.62	1.95
14) RETURN ON ASSETS--NET INCOME	0.46	0.84	1.16	1.62	1.93
15) RETURN ON EQUITY--NET INCOME	5.60	9.71	13.50	17.51	22.31
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.95	13.47	14.09	14.60	15.48
17) BREAK EVEN YIELD	13.31	12.50	11.66	10.74	10.25
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.21	11.82	12.49	13.29	14.13
19) YIELD ON LOANS	13.65	14.32	14.88	15.72	16.44
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.78	1.02	0.49	0.19	0.05
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.32	1.21	0.63	0.24	0.08
22) RATE ON TIME AND SAVINGS	10.91	10.64	10.28	9.89	9.39
23) RATE ON TOTAL INTEREST FUNDS	11.15	10.78	10.35	9.94	9.57
24) INTEREST EXPENSE % EARNING ASSETS	9.66	9.13	8.56	7.84	7.28
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	6.48	12.23	23.46	33.40	42.37
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.47	19.80	32.43	58.82	92.30
27) CAPITAL FORMATION RATIO	-0.02	4.75	8.45	12.34	16.56
28) EQUITY CAPITAL AS % OF ASSETS	6.75	7.25	8.53	9.99	11.86
Productivity					
29) EARNING ASSETS AS % OF ASSETS	85.21	89.19	91.35	93.29	95.54
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.87	7.11	4.96	3.74	3.37
31) NON-INT. INCOME % NON-INT. EXPENSE	6.63	8.69	12.37	18.21	26.05
32) PERSONNEL EXPENSE PER EMPLOYEE	31363	26307	22066	19642	17300
33) EMPLOYEES PER MILLION ASSETS	0.94	0.80	0.66	0.57	0.48
3[illegible] NON-INTEREST INCOME AS % OF SALARIES	11.07	15.07	22.31	36.96	49.20
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	25.05	30.22	36.34	48.01	56.73
36) FED. FUNDS SOLD	1.67	3.34	5.93	9.79	15.41
37) TOTAL LOANS	35.37	43.26	55.73	62.36	69.29
38) RESERVE FOR LOAN LOSS	0.27	0.39	0.52	0.65	0.80
39) REAL ESTATE LOANS--RESIDENTIAL	1.36	2.58	4.65	7.87	11.23
40) REAL ESTATE LOANS--OTHER	1.47	3.10	5.11	7.69	10.17
41) COMMERCIAL AND INDUSTRIAL LOANS	3.35	6.21	10.65	17.88	26.15
42) PERSONAL LOANS	2.14	3.09	4.94	7.47	11.57
43) AGRIC./ LEASE FIN./ OTHER LOANS	9.57	14.41	24.04	32.94	42.44
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.18	11.67	14.02	17.84	21.24
45) PUBLIC FUNDS DEMAND DEPOSITS	0.36	0.62	0.99	1.62	2.07
46) TOTAL DEMAND DEPOSITS*	11.12	12.92	15.30	19.30	22.89
47) SAVINGS DEPOSITS IPC*	14.79	16.83	19.35	22.03	24.56
48) TIME DEPOSITS IPC*	42.52	49.53	55.18	59.01	62.88
49) PUBLIC TIME & SAVINGS DEPOSITS	2.08	3.38	5.44	7.85	10.35
50) TOTAL TIME & SAVINGS DEPOSITS	70.97	76.42	80.47	84.43	87.25
51) MEMO: MONEY MARKET CD'S	19.84	24.07	28.12	31.05	35.37
52) MEMO: TIME DEPOSITS OVER 100M	1.28	2.69	4.93	8.97	16.30
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	89.53	94.10	95.99	98.93	101.75
55) BORROWINGS	0.32	0.80	2.32	5.98	10.59
56) NET LARGE LIABILITIES	0.00	0.00	0.00	5.76	15.97
57) NON-RATE ASSET/LIABILITY GAP	9.54	13.56	17.48	21.50	26.05
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-60.46	-33.57	-3.69	17.78	51.81
59) NET INCOME--1 YR.	-60.63	-32.98	1.21	27.19	56.74
60) AVERAGE ASSETS--1 YR.	7.35	10.82	15.15	20.37	29.75
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-32.89	12.86	58.94	117.68	213.84
62) NET INCOME--5 YRS.	-41.93	7.85	59.61	122.48	232.35
63) AVERAGE ASSETS--5 YRS.	20.49	32.20	41.24	52.24	75.54

* DOMESTIC ONLY

North Dakota

MEDIANS BY RESOURCE CLASS FOR 175 BANKS IN NORTH DAKOTA

Resource Class —	1	2	3	4	5	6
Size in Millions —	Under $10	$10-25	$25-50	$50-100	$100-500	Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.62	12.97	12.81	12.63	12.19	0.00
2) INTEREST EXPENSE	7.09	7.82	7.90	8.04	7.81	0.00
3) NET INTEREST MARGIN	5.46	5.23	4.81	4.75	4.47	0.00
4) TRUST INCOME	0.00	0.00	0.19	0.05	0.34	0.00
5) SERVICE CHARGES ON DEPOSITS*	0.13	0.13	0.09	0.18	0.20	0.00
6) OTHER NON-INTEREST INCOME	0.20	0.16	0.18	0.21	0.22	0.00
7) SALARIES AND BENEFITS	2.03	1.58	1.33	1.36	1.45	0.00
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.47	0.35	0.28	0.34	0.51	0.00
9) LOAN LOSS PROVISION	0.51	0.31	0.23	0.52	0.26	0.00
10) OTHER NON-INTEREST EXPENSE	0.94	0.89	0.79	0.94	0.93	0.00
11) LESS F.T.E. ADJUSTMENT	0.28	0.61	0.73	0.54	0.50	0.00
12) TAX PROVISION	0.51	0.39	0.31	0.22	0.24	0.00
13) RETURN ON ASSETS--OPERATING INCOME	1.01	1.29	1.20	1.06	0.90	0.00
14) RETURN ON ASSETS--NET INCOME	1.05	1.29	1.20	1.04	0.82	0.00
15) RETURN ON EQUITY--NET INCOME	9.71	14.38	14.21	12.80	12.89	0.00
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.45	14.07	14.13	14.37	13.97	0.00
17) BREAK EVEN YIELD	11.55	11.62	11.30	12.30	12.21	0.00
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.06	12.59	12.66	12.49	12.36	0.00
19) YIELD ON LOANS	15.03	15.12	14.63	14.58	14.36	0.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.82	0.44	0.43	0.73	0.42	0.00
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.02	0.66	0.55	0.90	0.47	0.00
22) RATE ON TIME AND SAVINGS	9.89	10.18	10.30	10.40	10.69	0.00
23) RATE ON TOTAL INTEREST FUNDS	9.96	10.31	10.41	10.50	10.82	0.00
24) INTEREST EXPENSE % EARNING ASSETS	7.74	8.52	8.76	8.98	8.75	0.00
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	27.39	22.48	25.92	20.49	32.27	0.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	32.31	30.76	35.45	47.27	32.81	0.00
27) CAPITAL FORMATION RATIO	6.47	10.14	9.99	5.68	4.04	0.00
28) EQUITY CAPITAL AS % OF ASSETS	10.82	8.59	8.35	7.20	6.79	0.00
Productivity						
29) EARNING ASSETS AS % OF ASSETS	92.50	92.30	91.37	89.44	87.23	0.00
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.59	4.17	4.50	5.94	8.14	0.00
31) NON-INT. INCOME % NON-INT. EXPENSE	9.44	11.61	14.08	16.88	17.64	0.00
32) PERSONNEL EXPENSE PER EMPLOYEE	24200	23700	22190	20301	19879	0
33) EMPLOYEES PER MILLION ASSETS	0.82	0.63	0.59	0.68	0.75	0.00
34) NON-INTEREST INCOME AS % OF SALARIES	17.03	19.82	24.15	30.39	39.01	0.00
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	40.21	36.65	39.46	31.59	29.52	0.00
36) FED. FUNDS SOLD	9.90	6.35	5.14	3.17	5.68	0.00
37) TOTAL LOANS	48.73	55.15	54.41	65.00	65.76	0.00
38) RESERVE FOR LOAN LOSS	0.39	0.49	0.50	0.57	0.65	0.00
39) REAL ESTATE LOANS--RESIDENTIAL	3.38	3.21	5.38	6.78	10.34	0.00
40) REAL ESTATE LOANS--OTHER	3.81	4.69	5.40	7.36	7.40	0.00
41) COMMERCIAL AND INDUSTRIAL LOANS	6.65	8.63	11.06	17.46	23.35	0.00
42) PERSONAL LOANS	5.16	3.78	4.30	6.35	10.83	0.00
43) AGRIC./ LEASE FIN./ OTHER LOANS	18.90	26.24	23.99	20.55	8.86	0.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	16.80	13.23	13.12	13.72	19.08	0.00
45) PUBLIC FUNDS DEMAND DEPOSITS	1.18	1.01	0.92	0.95	1.18	0.00
46) TOTAL DEMAND DEPOSITS*	17.38	14.63	14.11	15.01	20.19	0.00
47) SAVINGS DEPOSITS IPC*	19.58	19.37	18.91	20.10	17.16	0.00
48) TIME DEPOSITS IPC*	50.50	55.27	56.11	57.77	54.99	0.00
49) PUBLIC TIME & SAVINGS DEPOSITS	5.44	5.45	4.92	6.04	5.52	0.00
50) TOTAL TIME & SAVINGS DEPOSITS	78.78	80.25	81.56	84.67	76.54	0.00
51) MEMO: MONEY MARKET CD'S	25.92	28.72	27.88	28.44	22.79	0.00
52) MEMO: TIME DEPOSITS OVER 100M	4.59	4.13	5.58	8.36	13.41	0.00
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	95.15	95.68	95.98	98.26	97.91	0.00
55) BORROWINGS	1.56	1.57	1.71	4.09	7.65	0.00
56) NET LARGE LIABILITIES	0.00	0.00	1.64	5.49	4.64	0.00
57) NON-RATE ASSET/LIABILITY GAP	21.19	17.69	16.69	12.06	16.15	0.00
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-31.24	-0.54	10.05	-5.15	4.89	0.00
59) NET INCOME--1 YR.	-26.28	8.01	15.60	-4.05	4.94	0.00
60) AVERAGE ASSETS--1 YR.	15.15	15.06	15.60	14.24	17.06	0.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	41.26	78.66	52.72	14.72	40.78	0.00
62) NET INCOME--5 YRS.	48.14	80.89	56.52	18.02	38.23	0.00
63) AVERAGE ASSETS--5 YRS.	32.82	39.60	44.92	42.39	36.08	0.00

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 OHIO BASED ON 355 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.84	11.34	11.90	12.31	12.78
2) INTEREST EXPENSE	8.49	8.03	7.43	6.82	6.16
3) NET INTEREST MARGIN	3.38	3.86	4.42	5.06	5.85
4) TRUST INCOME	0.04	0.09	0.17	0.31	0.46
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.14	0.23	0.32	0.43
6) OTHER NON-INTEREST INCOME	0.07	0.10	0.16	0.25	0.41
7) SALARIES AND BENEFITS	2.02	1.76	1.45	1.18	0.99
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.72	0.57	0.41	0.28	0.20
9) LOAN LOSS PROVISION	0.82	0.42	0.24	0.13	0.06
10) OTHER NON-INTEREST EXPENSE	1.53	1.20	0.99	0.84	0.71
11) LESS F.T.E. ADJUSTMENT	0.27	0.42	0.59	0.80	1.10
12) TAX PROVISION	0.55	0.32	0.11	-0.02	-0.22
13) RETURN ON ASSETS--OPERATING INCOME	0.32	0.61	0.94	1.25	1.60
14) RETURN ON ASSETS--NET INCOME	0.32	0.61	0.91	1.20	1.56
15) RETURN ON EQUITY--NET INCOME	3.89	7.80	10.85	12.97	15.87
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.94	12.54	13.13	13.77	14.78
17) BREAK EVEN YIELD	13.22	12.14	11.28	10.61	9.86
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.58	11.30	11.94	12.54	13.30
19) YIELD ON LOANS	12.09	12.77	13.52	14.16	14.97
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.24	0.72	0.40	0.22	0.07
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.45	0.90	0.49	0.28	0.14
22) RATE ON TIME AND SAVINGS	10.73	10.32	9.85	9.39	8.87
23) RATE ON TOTAL INTEREST FUNDS	10.81	10.41	9.96	9.52	9.01
24) INTEREST EXPENSE % EARNING ASSETS	9.64	8.93	8.26	7.61	6.95
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-16.40	1.13	12.22	24.30	35.65
26) CASH DIVIDEND AS % OF OPERATING INCOME	9.56	19.89	32.72	50.00	74.03
27) CAPITAL FORMATION RATIO	-1.46	3.50	6.75	9.21	11.56
28) EQUITY CAPITAL AS % OF ASSETS	6.63	7.38	8.60	10.11	12.51
Productivity					
29) EARNING ASSETS AS % OF ASSETS	82.38	87.68	90.87	92.88	94.40
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.72	8.24	5.76	4.41	3.59
31) NON-INT. INCOME % NON-INT. EXPENSE	8.46	11.56	15.13	20.00	25.82
32) PERSONNEL EXPENSE PER EMPLOYEE	21425	18888	16541	15250	13730
33) EMPLOYEES PER MILLION ASSETS	1.19	1.05	0.86	0.71	0.58
34) NON-INTEREST INCOME AS % OF SALARIES	16.75	22.60	31.08	41.02	53.25
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	22.10	28.58	35.17	42.95	51.44
36) FED. FUNDS SOLD	2.24	3.73	6.44	10.54	16.74
37) TOTAL LOANS	42.34	49.11	57.15	64.93	70.23
38) RESERVE FOR LOAN LOSS	0.31	0.41	0.53	0.66	0.83
39) REAL ESTATE LOANS--RESIDENTIAL	7.26	11.27	16.32	21.96	27.44
40) REAL ESTATE LOANS--OTHER	2.68	4.67	7.24	10.35	14.38
41) COMMERCIAL AND INDUSTRIAL LOANS	2.15	4.26	7.65	12.99	17.72
42) PERSONAL LOANS	6.79	9.11	12.49	17.59	24.22
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.50	4.00	7.60	12.64	18.58
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	9.04	11.56	13.84	18.37	22.55
45) PUBLIC FUNDS DEMAND DEPOSITS	0.70	1.06	1.63	2.35	3.65
46) TOTAL DEMAND DEPOSITS*	10.61	13.25	15.91	20.37	26.26
47) SAVINGS DEPOSITS IPC*	16.03	20.25	23.89	28.50	33.57
48) TIME DEPOSITS IPC*	37.01	43.99	50.93	56.63	61.83
49) PUBLIC TIME & SAVINGS DEPOSITS	0.55	1.33	2.84	5.13	8.08
50) TOTAL TIME & SAVINGS DEPOSITS	66.18	72.99	79.20	84.09	88.15
51) MEMO: MONEY MARKET CD'S	16.32	21.08	24.69	28.33	31.73
52) MEMO: TIME DEPOSITS OVER 100M	1.59	3.19	5.95	9.74	15.10
53) FOREIGN DEPOSITS	1.14	2.08	2.79	5.71	18.88
54) TOTAL DEPOSITS (FGN.& DOM.)	87.61	91.39	95.10	99.41	105.11
55) BORROWINGS	0.55	1.69	4.25	8.28	14.20
56) NET LARGE LIABILITIES	0.00	0.00	0.00	4.51	12.62
57) NON-RATE ASSET/LIABILITY GAP	9.01	13.45	16.64	20.86	25.56
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-54.69	-18.41	3.20	23.31	52.43
59) NET INCOME--1 YR.	-55.81	-20.50	3.42	24.52	61.86
60) AVERAGE ASSETS--1 YR.	1.14	6.25	12.07	16.71	23.54
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-63.02	-10.56	25.20	56.09	100.20
62) NET INCOME--5 YRS.	-60.36	-13.36	22.22	55.25	104.67
63) AVERAGE ASSETS--5 YRS.	10.88	23.44	33.69	46.20	60.47

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 355 BANKS IN OHIO

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.64	11.90	12.05	12.01	11.80	11.57
2) INTEREST EXPENSE	6.42	7.60	7.62	7.65	7.42	6.95
3) NET INTEREST MARGIN	5.28	4.47	4.49	4.19	4.14	4.13
4) TRUST INCOME	0.00	0.00	0.10	0.08	0.16	0.31
5) SERVICE CHARGES ON DEPOSITS*	0.28	0.20	0.21	0.21	0.26	0.30
6) OTHER NON-INTEREST INCOME	0.22	0.16	0.15	0.13	0.18	0.46
7) SALARIES AND BENEFITS	1.89	1.37	1.43	1.29	1.46	1.78
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.40	0.38	0.39	0.31	0.51	0.52
9) LOAN LOSS PROVISION	0.28	0.22	0.20	0.21	0.26	0.34
10) OTHER NON-INTEREST EXPENSE	1.17	0.96	1.00	0.93	0.98	1.03
11) LESS F.T.E. ADJUSTMENT	0.37	0.56	0.60	0.63	0.59	0.68
12) TAX PROVISION	0.32	0.24	0.11	0.10	0.03	0.09
13) RETURN ON ASSETS--OPERATING INCOME	1.15	1.00	0.95	0.98	0.82	0.98
14) RETURN ON ASSETS--NET INCOME	1.18	1.02	0.91	0.95	0.77	0.84
15) RETURN ON EQUITY--NET INCOME	9.72	9.91	11.61	10.93	11.05	12.57
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.90	12.85	13.31	13.56	12.93	13.23
17) BREAK EVEN YIELD	10.85	11.12	11.38	11.91	11.10	11.27
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.33	11.65	12.17	11.91	12.15	12.02
19) YIELD ON LOANS	13.61	13.47	13.65	13.62	13.13	13.80
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.34	0.31	0.36	0.41	0.47	0.57
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.61	0.41	0.42	0.43	0.57	0.72
22) RATE ON TIME AND SAVINGS	9.46	9.95	10.06	9.95	9.72	9.62
23) RATE ON TOTAL INTEREST FUNDS	9.58	10.01	10.02	10.06	9.85	10.08
24) INTEREST EXPENSE % EARNING ASSETS	7.04	8.15	8.44	8.92	8.20	8.03
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	21.68	17.83	10.71	12.05	7.74	10.35
26) CASH DIVIDEND AS % OF OPERATING INCOME	17.62	24.90	27.45	37.08	43.03	53.38
27) CAPITAL FORMATION RATIO	7.60	7.67	8.29	6.75	5.30	3.89
28) EQUITY CAPITAL AS % OF ASSETS	10.60	9.51	8.71	8.34	7.80	7.77
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.74	93.08	91.31	87.86	90.77	87.60
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.82	5.05	5.24	8.12	5.42	7.64
31) NON-INT. INCOME % NON-INT. EXPENSE	12.55	13.17	13.42	15.34	19.48	31.76
32) PERSONNEL EXPENSE PER EMPLOYEE	18038	16357	16586	16109	16392	18450
33) EMPLOYEES PER MILLION ASSETS	0.98	0.81	0.82	0.81	0.88	0.96
34) NON-INTEREST INCOME AS % OF SALARIES	25.86	27.07	27.78	30.85	39.71	64.93
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	33.76	36.66	36.24	34.04	35.63	34.63
36) FED. FUNDS SOLD	8.82	7.55	6.30	6.10	6.06	5.04
37) TOTAL LOANS	56.23	55.41	57.01	58.63	57.57	59.81
38) RESERVE FOR LOAN LOSS	0.52	0.47	0.53	0.53	0.53	0.64
39) REAL ESTATE LOANS--RESIDENTIAL	17.66	18.22	18.75	17.31	14.87	10.80
40) REAL ESTATE LOANS--OTHER	5.50	6.39	7.26	7.65	8.24	6.14
41) COMMERCIAL AND INDUSTRIAL LOANS	6.48	3.77	6.81	9.12	11.44	16.75
42) PERSONAL LOANS	13.15	10.66	11.50	12.65	15.44	15.12
43) AGRIC./ LEASE FIN./ OTHER LOANS	11.24	10.86	8.56	8.83	2.54	4.24
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	20.39	12.53	13.04	13.58	13.89	19.56
45) PUBLIC FUNDS DEMAND DEPOSITS	1.90	1.81	1.74	1.56	1.48	1.11
46) TOTAL DEMAND DEPOSITS*	22.67	14.71	14.70	15.36	15.82	21.40
47) SAVINGS DEPOSITS IPC*	23.17	24.33	24.54	23.82	24.55	20.80
48) TIME DEPOSITS IPC*	47.84	52.87	52.13	55.68	47.85	36.60
49) PUBLIC TIME & SAVINGS DEPOSITS	1.39	2.05	2.88	3.00	3.08	3.33
50) TOTAL TIME & SAVINGS DEPOSITS	73.91	81.11	81.67	82.69	75.83	64.22
51) MEMO: MONEY MARKET CD'S	24.08	26.59	25.73	25.85	23.82	16.64
52) MEMO: TIME DEPOSITS OVER 100M	5.27	3.95	4.74	6.13	7.31	11.25
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	2.79
54) TOTAL DEPOSITS (FGN.& DOM.)	95.25	95.97	96.56	96.25	92.57	86.07
55) BORROWINGS	1.84	1.18	1.80	5.02	7.39	15.77
56) NET LARGE LIABILITIES	0.00	0.00	0.29	3.03	0.00	8.84
57) NON-RATE ASSET/LIABILITY GAP	24.30	18.26	16.04	12.82	16.20	19.28
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-6.41	-8.70	6.91	7.97	8.86	7.84
59) NET INCOME--1 YR.	-4.80	-5.20	8.47	8.44	4.44	9.67
60) AVERAGE ASSETS--1 YR.	12.03	12.03	10.85	12.39	12.36	14.26
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	12.32	18.93	30.24	25.95	20.33	21.44
62) NET INCOME--5 YRS.	12.90	21.82	28.31	22.22	10.76	36.93
63) AVERAGE ASSETS--5 YRS.	20.64	32.70	34.21	35.29	34.09	29.75

* DOMESTIC ONLY

Oklahoma

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1982 OKLAHOMA BASED ON 501 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.78	12.42	13.01	13.62	14.18
2) INTEREST EXPENSE	8.49	7.99	7.45	6.85	6.11
3) NET INTEREST MARGIN	4.16	4.83	5.65	6.43	7.25
4) TRUST INCOME	0.01	0.03	0.06	0.12	0.22
5) SERVICE CHARGES ON DEPOSITS*	0.11	0.21	0.37	0.59	0.92
6) OTHER NON-INTEREST INCOME	0.07	0.11	0.20	0.39	0.68
7) SALARIES AND BENEFITS	2.56	2.06	1.66	1.32	1.09
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.80	0.58	0.39	0.25	0.16
9) LOAN LOSS PROVISION	1.46	0.76	0.42	0.23	0.11
10) OTHER NON-INTEREST EXPENSE	1.84	1.43	1.11	0.81	0.65
11) LESS F.T.E. ADJUSTMENT	0.14	0.39	0.71	1.07	1.39
12) TAX PROVISION	0.96	0.68	0.34	0.10	-0.02
13) RETURN ON ASSETS--OPERATING INCOME	0.33	1.00	1.43	1.86	2.26
14) RETURN ON ASSETS--NET INCOME	0.49	1.01	1.44	1.88	2.28
15) RETURN ON EQUITY--NET INCOME	5.91	11.91	16.86	21.42	25.84
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.35	14.09	14.85	15.62	16.52
17) BREAK EVEN YIELD	14.52	13.14	12.00	10.95	10.24
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.48	11.30	12.14	13.11	14.46
19) YIELD ON LOANS	14.50	15.13	15.86	16.56	17.19
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.54	1.28	0.66	0.29	0.11
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.68	1.44	0.81	0.46	0.24
22) RATE ON TIME AND SAVINGS	11.50	11.08	10.66	10.24	9.73
23) RATE ON TOTAL INTEREST FUNDS	11.64	11.14	10.71	10.26	9.73
24) INTEREST EXPENSE % EARNING ASSETS	9.78	9.08	8.47	7.74	7.05
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	1.59	8.07	20.47	31.35	38.10
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.24	15.01	33.06	56.75	89.88
27) CAPITAL FORMATION RATIO	-2.22	5.91	11.38	16.17	20.80
28) EQUITY CAPITAL AS % OF ASSETS	6.55	7.46	8.39	9.56	11.05
Productivity					
29) EARNING ASSETS AS % OF ASSETS	81.28	85.58	88.78	91.03	92.48
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.99	9.80	7.19	5.34	4.32
31) NON-INT. INCOME % NON-INT. EXPENSE	12.08	16.30	21.02	26.78	33.79
32) PERSONNEL EXPENSE PER EMPLOYEE	23937	21250	18900	16705	15428
33) EMPLOYEES PER MILLION ASSETS	1.39	1.08	0.85	0.69	0.56
34) NON-INTEREST INCOME AS % OF SALARIES	21.42	30.76	41.17	53.05	67.69
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	16.99	23.59	30.00	39.54	48.98
36) FED. FUNDS SOLD	1.70	3.56	6.36	10.61	18.07
37) TOTAL LOANS	40.30	51.40	62.10	70.02	75.54
38) RESERVE FOR LOAN LOSS	0.23	0.35	0.50	0.67	0.85
39) REAL ESTATE LOANS--RESIDENTIAL	1.49	3.16	6.07	10.72	14.77
40) REAL ESTATE LOANS--OTHER	1.49	3.42	6.55	10.23	14.47
41) COMMERCIAL AND INDUSTRIAL LOANS	5.46	9.55	15.84	24.35	33.78
42) PERSONAL LOANS	4.85	7.72	11.51	16.28	21.70
43) AGRIC./ LEASE FIN./ OTHER LOANS	4.97	7.97	12.82	19.99	30.06
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	14.83	17.27	21.27	26.25	31.40
45) PUBLIC FUNDS DEMAND DEPOSITS	0.15	0.45	1.05	1.96	3.61
46) TOTAL DEMAND DEPOSITS*	16.04	18.99	22.78	27.87	32.96
47) SAVINGS DEPOSITS IPC*	8.02	11.34	14.41	17.53	21.55
48) TIME DEPOSITS IPC*	41.72	48.12	53.94	59.52	65.56
49) PUBLIC TIME & SAVINGS DEPOSITS	2.53	4.24	7.47	12.00	17.64
50) TOTAL TIME & SAVINGS DEPOSITS	67.80	72.27	77.26	82.05	86.79
51) MEMO: MONEY MARKET CD'S	14.90	24.15	32.23	41.02	47.74
52) MEMO: TIME DEPOSITS OVER 100M	5.12	9.12	15.09	24.39	35.40
53) FOREIGN DEPOSITS		0.56	2.00	3.71	
54) TOTAL DEPOSITS (FGN.& DOM.)	95.12	97.26	100.14	104.25	109.58
55) BORROWINGS	0.24	0.47	1.23	3.39	6.15
56) NET LARGE LIABILITIES	0.00	0.45	8.10	19.10	32.26
57) NON-RATE ASSET/LIABILITY GAP	12.05	16.91	21.20	26.01	30.69
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-59.25	-22.89	6.25	32.83	68.60
59) NET INCOME--1 YR.	-56.25	-18.14	10.96	38.57	88.00
60) AVERAGE ASSETS--1 YR.	4.77	10.57	17.50	25.51	38.37
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-41.98	36.77	102.42	182.35	313.33
62) NET INCOME--5 YRS.	-28.77	37.96	101.47	190.07	321.12
63) AVERAGE ASSETS--5 YRS.	30.13	46.90	66.78	87.72	122.89

* DOMESTIC ONLY

Oklahoma

MEDIANS BY RESOURCE CLASS FOR 501 BANKS IN OKLAHOMA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.89	13.09	13.02	13.02	12.84	11.47
2) INTEREST EXPENSE	7.15	7.45	7.54	7.43	7.70	7.85
3) NET INTEREST MARGIN	6.09	5.75	5.60	5.63	5.25	3.44
4) TRUST INCOME	0.04	0.00	0.06	0.04	0.07	0.22
5) SERVICE CHARGES ON DEPOSITS*	0.36	0.41	0.32	0.43	0.27	0.11
6) OTHER NON-INTEREST INCOME	0.24	0.23	0.18	0.19	0.21	0.71
7) SALARIES AND BENEFITS	2.21	1.76	1.56	1.46	1.44	1.32
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.54	0.38	0.37	0.37	0.34	0.51
9) LOAN LOSS PROVISION	0.38	0.44	0.42	0.40	0.49	0.76
10) OTHER NON-INTEREST EXPENSE	1.37	1.26	1.03	1.05	0.86	0.92
11) LESS F.T.E. ADJUSTMENT	0.31	0.62	0.78	0.94	0.82	0.69
12) TAX PROVISION	0.35	0.42	0.33	0.30	0.20	-0.18
13) RETURN ON ASSETS--OPERATING INCOME	1.43	1.41	1.49	1.58	1.33	0.75
14) RETURN ON ASSETS--NET INCOME	1.45	1.41	1.48	1.59	1.34	0.70
15) RETURN ON EQUITY--NET INCOME	15.52	16.26	17.29	19.36	16.85	12.54
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.05	14.94	14.73	14.87	14.34	14.18
17) BREAK EVEN YIELD	12.66	12.16	11.69	11.64	11.85	12.34
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.78	12.06	12.30	12.18	12.21	12.33
19) YIELD ON LOANS	16.18	16.00	15.76	15.77	15.29	15.19
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.66	0.65	0.67	0.59	0.69	0.95
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.73	0.84	0.82	0.70	0.86	1.28
22) RATE ON TIME AND SAVINGS	10.62	10.63	10.71	10.64	10.80	11.27
23) RATE ON TOTAL INTEREST FUNDS	10.64	10.66	10.77	10.73	10.76	11.50
24) INTEREST EXPENSE % EARNING ASSETS	8.20	8.46	8.56	8.40	8.57	9.16
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	19.26	23.32	21.22	19.45	15.71	-31.70
26) CASH DIVIDEND AS % OF OPERATING INCOME	59.58	33.33	33.74	31.19	25.24	31.22
27) CAPITAL FORMATION RATIO	8.95	10.61	11.61	13.05	12.36	6.66
28) EQUITY CAPITAL AS % OF ASSETS	8.84	8.70	8.24	8.20	7.67	5.46
Productivity						
29) EARNING ASSETS AS % OF ASSETS	86.72	89.15	88.83	88.87	89.18	83.08
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.63	6.72	6.95	6.86	6.54	12.52
31) NON-INT. INCOME % NON-INT. EXPENSE	17.93	22.15	20.13	22.70	21.20	38.32
32) PERSONNEL EXPENSE PER EMPLOYEE	18444	18374	19360	18659	19967	24533
33) EMPLOYEES PER MILLION ASSETS	1.20	0.91	0.78	0.78	0.73	0.49
34) NON-INTEREST INCOME AS % OF SALARIES	35.65	42.25	39.76	44.49	40.80	82.27
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	29.30	31.28	30.87	30.73	26.90	20.99
36) FED. FUNDS SOLD	10.33	7.51	5.41	5.43	4.01	7.09
37) TOTAL LOANS	59.94	61.10	60.70	63.53	68.57	70.11
38) RESERVE FOR LOAN LOSS	0.41	0.47	0.49	0.58	0.66	0.92
39) REAL ESTATE LOANS--RESIDENTIAL	5.01	5.42	6.97	7.44	7.00	2.95
40) REAL ESTATE LOANS--OTHER	3.51	5.01	6.66	8.54	9.82	9.47
41) COMMERCIAL AND INDUSTRIAL LOANS	10.15	13.14	15.08	20.39	28.39	30.10
42) PERSONAL LOANS	13.41	11.47	11.34	10.94	12.18	6.73
43) AGRIC./ LEASE FIN./ OTHER LOANS	15.11	14.93	12.92	10.05	7.71	13.83
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	24.23	20.53	20.95	20.94	21.03	25.05
45) PUBLIC FUNDS DEMAND DEPOSITS	1.04	1.50	0.97	0.98	0.52	0.96
46) TOTAL DEMAND DEPOSITS*	26.60	22.45	22.13	22.76	21.41	26.01
47) SAVINGS DEPOSITS IPC*	14.31	14.80	14.96	14.92	12.84	2.90
48) TIME DEPOSITS IPC*	53.33	54.85	55.89	52.43	51.09	42.93
49) PUBLIC TIME & SAVINGS DEPOSITS	7.63	6.77	7.18	7.97	8.57	10.31
50) TOTAL TIME & SAVINGS DEPOSITS	77.24	77.26	78.45	76.88	75.69	57.75
51) MEMO: MONEY MARKET CD'S	35.11	35.87	33.47	28.16	21.23	3.11
52) MEMO: TIME DEPOSITS OVER 100M	12.55	11.70	14.21	19.98	26.64	51.89
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	2.00
54) TOTAL DEPOSITS (FGN.& DOM.)	102.32	100.55	100.55	99.24	97.45	94.93
55) BORROWINGS	1.39	0.73	1.12	1.28	3.13	22.02
56) NET LARGE LIABILITIES	2.89	4.47	8.60	15.21	24.30	51.78
57) NON-RATE ASSET/LIABILITY GAP	22.74	22.13	20.12	21.20	20.62	16.15
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-2.79	1.32	13.96	6.65	10.34	-20.39
59) NET INCOME--1 YR.	-1.29	6.64	15.90	13.07	13.30	0.78
60) AVERAGE ASSETS--1 YR.	16.19	17.80	19.03	15.50	19.92	15.30
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	88.88	108.03	99.42	108.70	108.26	37.25
62) NET INCOME--5 YRS.	85.96	97.63	101.47	109.03	107.90	52.38
63) AVERAGE ASSETS--5 YRS.	57.65	71.41	67.06	62.97	75.80	71.81

* DOMESTIC ONLY

Oregon

PROFIT DISTRIBUTION PROFILE 1982 OREGON BASED ON 85 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.03	11.57	12.29	13.12	13.90
2) INTEREST EXPENSE	8.59	7.87	7.21	6.61	5.86
3) NET INTEREST MARGIN	3.85	4.37	5.05	6.08	7.01
4) TRUST INCOME	0.07	0.10	0.17	0.23	2.40
5) SERVICE CHARGES ON DEPOSITS*	0.18	0.30	0.54	0.79	0.96
6) OTHER NON-INTEREST INCOME	0.12	0.17	0.25	0.39	0.64
7) SALARIES AND BENEFITS	3.48	3.03	2.58	2.07	1.71
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.80	1.22	0.82	0.61	0.41
9) LOAN LOSS PROVISION	3.60	1.75	0.68	0.28	0.16
10) OTHER NON-INTEREST EXPENSE	2.73	2.08	1.66	1.24	0.97
11) LESS F.T.E. ADJUSTMENT	0.10	0.24	0.47	0.67	0.98
12) TAX PROVISION	0.40	0.11	0.02	-0.38	-0.63
13) RETURN ON ASSETS--OPERATING INCOME	-3.14	-1.72	0.22	0.72	1.13
14) RETURN ON ASSETS--NET INCOME	-3.11	-1.38	0.34	0.81	1.18
15) RETURN ON EQUITY--NET INCOME	-53.11	-18.04	2.95	9.20	13.51
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.63	13.35	14.60	15.72	16.42
17) BREAK EVEN YIELD	19.46	17.01	14.58	12.47	11.32
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.69	11.55	12.28	13.55	14.90
19) YIELD ON LOANS	13.26	14.38	15.45	16.43	17.48
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	4.36	2.70	1.10	0.36	0.18
21) LOAN LOSS PROVISION % AVERAGE LOANS	5.63	2.76	1.25	0.50	0.28
22) RATE ON TIME AND SAVINGS	11.72	11.06	10.14	9.81	9.11
23) RATE ON TOTAL INTEREST FUNDS	11.60	11.18	10.18	9.79	9.30
24) INTEREST EXPENSE % EARNING ASSETS	10.18	9.23	8.35	7.77	6.80
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-22.38	5.42	15.77	30.76	58.33
26) CASH DIVIDEND AS % OF OPERATING INCOME	-1.19	6.81	28.91	47.18	55.72
27) CAPITAL FORMATION RATIO	-53.11	-19.00	2.23	6.69	9.75
28) EQUITY CAPITAL AS % OF ASSETS	4.91	6.22	8.38	12.89	22.32
Productivity					
29) EARNING ASSETS AS % OF ASSETS	77.27	81.78	85.62	89.25	90.53
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.52	8.37	6.51	5.17	3.83
31) NON-INT. INCOME % NON-INT. EXPENSE	8.14	13.26	18.25	21.90	26.22
32) PERSONNEL EXPENSE PER EMPLOYEE	24538	21358	19153	17410	15538
33) EMPLOYEES PER MILLION ASSETS	1.87	1.59	1.35	1.07	0.85
34) NON-INTEREST INCOME AS % OF SALARIES	17.74	26.93	35.80	44.72	52.12
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	11.18	14.19	21.14	30.11	38.00
36) FED. FUNDS SOLD	1.40	3.46	6.89	10.87	17.01
37) TOTAL LOANS	52.00	59.91	70.39	77.44	82.18
38) RESERVE FOR LOAN LOSS	0.24	0.40	0.58	0.69	1.11
39) REAL ESTATE LOANS--RESIDENTIAL	0.84	2.29	6.42	10.94	17.75
40) REAL ESTATE LOANS--OTHER	1.37	3.93	6.83	10.81	14.64
41) COMMERCIAL AND INDUSTRIAL LOANS	15.02	20.65	28.33	43.72	60.03
42) PERSONAL LOANS	5.36	8.28	11.33	16.24	20.92
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.46	2.12	4.67	13.32	18.18
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	12.66	15.74	19.26	23.74	27.91
45) PUBLIC FUNDS DEMAND DEPOSITS	0.11	0.36	0.74	1.65	3.00
46) TOTAL DEMAND DEPOSITS*	13.53	16.90	20.89	25.28	31.06
47) SAVINGS DEPOSITS IPC*	10.17	13.77	19.98	24.09	26.86
48) TIME DEPOSITS IPC*	35.45	39.03	43.30	49.84	54.23
49) PUBLIC TIME & SAVINGS DEPOSITS	2.52	5.70	11.04	16.46	23.28
50) TOTAL TIME & SAVINGS DEPOSITS	61.39	70.59	75.56	81.05	84.03
51) MEMO: MONEY MARKET CD'S	10.23	13.89	19.88	26.22	31.80
52) MEMO: TIME DEPOSITS OVER 100M	7.15	12.68	17.13	29.11	39.91
53) FOREIGN DEPOSITS		0.58	0.63	0.69	
54) TOTAL DEPOSITS (FGN.& DOM.)	85.58	92.27	97.78	103.01	108.83
55) BORROWINGS	1.24	2.67	5.49	10.36	13.36
56) NET LARGE LIABILITIES	0.00	0.00	8.64	20.76	31.76
57) NON-RATE ASSET/LIABILITY GAP	9.28	14.47	17.69	24.17	28.59
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	N/A	-241.93	-28.57	24.00	84.31
59) NET INCOME--1 YR.	N/A	-196.21	-24.65	25.21	103.20
60) AVERAGE ASSETS--1 YR.	-11.48	0.88	10.14	27.85	65.07
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	N/A	-278.50	-37.17	14.81	58.01
62) NET INCOME--5 YRS.	N/A	-283.95	-28.66	14.11	59.54
63) AVERAGE ASSETS--5 YRS.	5.61	19.28	38.43	54.26	78.00

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 85 BANKS IN OREGON

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.21	12.63	12.06	12.04	12.42	12.00
2) INTEREST EXPENSE	6.40	7.15	7.40	7.50	7.51	7.57
3) NET INTEREST MARGIN	5.97	5.51	4.70	4.65	4.87	4.42
4) TRUST INCOME	0.00	0.00	2.40	0.00	0.10	0.19
5) SERVICE CHARGES ON DEPOSITS*	0.70	0.58	0.33	0.57	0.65	0.45
6) OTHER NON-INTEREST INCOME	0.23	0.23	0.19	0.37	0.29	0.36
7) SALARIES AND BENEFITS	3.34	2.65	1.90	2.27	2.37	2.03
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.42	0.89	0.58	0.63	0.65	0.66
9) LOAN LOSS PROVISION	0.53	0.94	0.36	0.28	0.51	0.54
10) OTHER NON-INTEREST EXPENSE	2.12	1.72	1.27	1.22	1.51	1.16
11) LESS F.T.E. ADJUSTMENT	0.08	0.44	0.56	0.49	0.47	0.59
12) TAX PROVISION	-0.06	0.08	0.01	-0.04	-0.05	-0.28
13) RETURN ON ASSETS--OPERATING INCOME	-0.64	-0.36	0.51	0.51	0.33	0.49
14) RETURN ON ASSETS--NET INCOME	-0.64	0.21	0.72	0.51	0.28	0.47
15) RETURN ON EQUITY--NET INCOME	-2.55	2.46	8.18	6.40	4.78	8.11
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.46	14.95	13.64	13.32	14.25	14.25
17) BREAK EVEN YIELD	15.50	15.22	12.68	13.19	13.92	12.96
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.19	12.94	12.21	11.55	11.95	12.62
19) YIELD ON LOANS	15.79	15.92	14.80	14.01	15.42	14.99
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.79	1.48	0.36	0.36	0.90	0.94
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.50	1.84	0.69	0.48	0.90	0.87
22) RATE ON TIME AND SAVINGS	10.11	10.40	10.04	10.00	9.95	10.44
23) RATE ON TOTAL INTEREST FUNDS	10.19	10.42	10.06	10.18	10.03	10.70
24) INTEREST EXPENSE % EARNING ASSETS	7.60	8.38	8.36	8.39	8.49	8.97
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	29.54	16.17	8.46	7.96	4.98	57.91
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	18.86	27.17	23.04	47.89	49.34
27) CAPITAL FORMATION RATIO	-2.55	1.95	4.87	4.72	1.98	4.67
28) EQUITY CAPITAL AS % OF ASSETS	21.90	9.38	7.54	7.13	5.86	5.85
Productivity						
29) EARNING ASSETS AS % OF ASSETS	80.32	85.03	87.73	89.36	88.03	84.25
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.38	6.63	6.75	5.33	4.76	7.93
31) NON-INT. INCOME % NON-INT. EXPENSE	12.90	17.53	17.98	19.77	23.04	27.07
32) PERSONNEL EXPENSE PER EMPLOYEE	19195	19608	19146	17650	17130	19534
33) EMPLOYEES PER MILLION ASSETS	1.73	1.32	0.98	1.18	1.40	1.04
34) NON-INTEREST INCOME AS % OF SALARIES	29.04	33.90	34.79	36.41	43.88	51.66
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	18.44	17.26	34.88	25.04	28.53	19.62
36) FED. FUNDS SOLD	10.25	7.37	6.26	4.72	2.27	4.92
37) TOTAL LOANS	71.11	71.71	59.41	72.00	69.36	73.26
38) RESERVE FOR LOAN LOSS	0.48	0.60	0.61	0.57	0.53	0.67
39) REAL ESTATE LOANS--RESIDENTIAL	2.32	5.84	7.00	11.87	7.47	11.08
40) REAL ESTATE LOANS--OTHER	4.23	6.07	5.39	11.29	14.25	11.21
41) COMMERCIAL AND INDUSTRIAL LOANS	37.28	32.84	20.57	25.58	21.16	24.21
42) PERSONAL LOANS	11.81	10.74	10.65	10.63	17.06	12.46
43) AGRIC./ LEASE FIN./ OTHER LOANS	6.90	3.60	3.36	5.48	10.75	9.86
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	21.46	19.29	18.83	17.77	19.02	21.26
45) PUBLIC FUNDS DEMAND DEPOSITS	0.33	1.04	0.72	1.17	0.57	1.11
46) TOTAL DEMAND DEPOSITS*	23.06	22.84	19.62	19.71	20.18	22.38
47) SAVINGS DEPOSITS IPC*	16.70	18.51	22.01	22.37	25.06	19.19
48) TIME DEPOSITS IPC*	39.81	44.21	42.32	46.10	43.97	40.16
49) PUBLIC TIME & SAVINGS DEPOSITS	10.15	12.04	7.89	12.51	8.46	11.96
50) TOTAL TIME & SAVINGS DEPOSITS	68.00	76.52	77.26	79.16	75.04	70.95
51) MEMO: MONEY MARKET CD'S	16.13	19.37	24.35	24.35	25.39	16.46
52) MEMO: TIME DEPOSITS OVER 100M	23.19	20.53	12.63	14.69	9.91	20.48
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.63
54) TOTAL DEPOSITS (FGN.& DOM.)	88.12	100.40	97.86	98.54	97.18	93.29
55) BORROWINGS	7.51	5.54	4.68	4.38	8.02	11.61
56) NET LARGE LIABILITIES	0.00	9.31	2.60	9.08	7.64	15.68
57) NON-RATE ASSET/LIABILITY GAP	26.66	17.29	17.01	16.13	15.42	18.27
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-24.83	-47.13	-24.51	3.00	-50.59	-23.98
59) NET INCOME--1 YR.	-24.83	-30.10	-21.94	9.12	-58.01	-22.24
60) AVERAGE ASSETS--1 YR.	21.60	13.56	9.42	8.46	9.38	5.01
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	N/A	-22.83	-43.80	-21.34	-50.10	-8.87
62) NET INCOME--5 YRS.	N/A	-19.35	-9.26	-26.32	-57.40	-8.19
63) AVERAGE ASSETS--5 YRS.	64.20	42.54	37.67	36.52	29.72	34.48

* DOMESTIC ONLY

Pennsylvania

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1982 PENNSYLVANIA BASED ON 340 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.72	11.17	11.58	12.00	12.39
2) INTEREST EXPENSE	8.16	7.79	7.38	6.83	6.07
3) NET INTEREST MARGIN	3.36	3.76	4.27	4.88	5.39
4) TRUST INCOME	0.02	0.07	0.11	0.20	0.28
5) SERVICE CHARGES ON DEPOSITS*	0.05	0.07	0.13	0.20	0.28
6) OTHER NON-INTEREST INCOME	0.07	0.10	0.15	0.23	0.35
7) SALARIES AND BENEFITS	1.81	1.58	1.35	1.12	0.94
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.65	0.53	0.41	0.30	0.22
9) LOAN LOSS PROVISION	0.45	0.27	0.15	0.08	0.04
10) OTHER NON-INTEREST EXPENSE	1.21	0.98	0.80	0.66	0.59
11) LESS F.T.E. ADJUSTMENT	0.34	0.50	0.70	0.92	1.18
12) TAX PROVISION	0.44	0.19	0.06	-0.05	-0.17
13) RETURN ON ASSETS--OPERATING INCOME	0.49	0.77	1.04	1.36	1.69
14) RETURN ON ASSETS--NET INCOME	0.55	0.79	1.05	1.35	1.68
15) RETURN ON EQUITY--NET INCOME	7.12	10.20	12.45	14.93	16.99
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.72	12.23	12.73	13.27	14.10
17) BREAK EVEN YIELD	12.15	11.41	10.70	10.08	9.34
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.52	11.44	12.36	13.17	14.11
19) YIELD ON LOANS	11.31	11.88	12.49	13.04	13.61
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.74	0.42	0.23	0.10	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.87	0.53	0.31	0.17	0.08
22) RATE ON TIME AND SAVINGS	10.28	9.92	9.53	9.08	8.42
23) RATE ON TOTAL INTEREST FUNDS	10.41	9.99	9.57	9.08	8.43
24) INTEREST EXPENSE % EARNING ASSETS	9.15	8.62	8.10	7.49	6.64
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-22.58	-6.78	5.49	15.54	27.01
26) CASH DIVIDEND AS % OF OPERATING INCOME	13.12	21.99	28.75	39.88	53.79
27) CAPITAL FORMATION RATIO	3.28	6.61	8.68	10.91	13.16
28) EQUITY CAPITAL AS % OF ASSETS	6.33	7.11	8.25	9.82	11.80
Productivity					
29) EARNING ASSETS AS % OF ASSETS	84.55	88.72	91.83	93.37	94.26
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.08	6.93	5.06	4.02	3.41
31) NON-INT. INCOME % NON-INT. EXPENSE	7.08	10.20	14.30	18.69	23.14
32) PERSONNEL EXPENSE PER EMPLOYEE	21333	19306	17371	15405	13933
33) EMPLOYEES PER MILLION ASSETS	1.08	0.92	0.77	0.66	0.55
34) NON-INTEREST INCOME AS % OF SALARIES	13.62	19.44	27.41	36.71	46.49
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	25.52	31.55	38.46	45.20	52.62
36) FED. FUNDS SOLD	1.47	2.77	5.14	9.09	15.40
37) TOTAL LOANS	41.05	48.52	56.25	62.80	66.72
38) RESERVE FOR LOAN LOSS	0.29	0.38	0.47	0.60	0.72
39) REAL ESTATE LOANS--RESIDENTIAL	9.82	14.73	19.98	25.24	31.32
40) REAL ESTATE LOANS--OTHER	2.73	4.69	6.41	8.69	11.61
41) COMMERCIAL AND INDUSTRIAL LOANS	2.35	4.78	7.75	12.57	18.03
42) PERSONAL LOANS	4.50	6.85	10.66	14.30	18.10
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.01	2.97	6.98	11.26	16.65
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	8.94	10.51	12.84	16.29	21.05
45) PUBLIC FUNDS DEMAND DEPOSITS	0.22	0.38	0.62	1.01	1.53
46) TOTAL DEMAND DEPOSITS*	9.48	11.21	13.56	17.37	22.62
47) SAVINGS DEPOSITS IPC*	17.00	21.63	26.72	32.69	38.58
48) TIME DEPOSITS IPC*	37.54	45.82	52.18	58.04	62.51
49) PUBLIC TIME & SAVINGS DEPOSITS	0.46	1.01	2.23	4.02	7.00
50) TOTAL TIME & SAVINGS DEPOSITS	70.81	77.74	82.29	86.49	91.16
51) MEMO: MONEY MARKET CD'S	17.87	21.90	25.49	28.73	32.38
52) MEMO: TIME DEPOSITS OVER 100M	1.27	2.55	4.95	8.26	14.02
53) FOREIGN DEPOSITS	0.02	2.70	15.16	18.67	23.70
54) TOTAL DEPOSITS (FGN.& DOM.)	89.57	93.78	96.28	99.20	104.57
55) BORROWINGS	0.18	0.53	1.67	4.76	10.14
56) NET LARGE LIABILITIES	0.00	0.00	0.00	1.00	7.76
57) NON-RATE ASSET/LIABILITY GAP	8.13	12.33	15.40	19.01	24.22
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-25.73	-8.17	10.46	25.68	50.44
59) NET INCOME--1 YR.	-27.08	-5.59	13.31	29.34	75.44
60) AVERAGE ASSETS--1 YR.	4.88	8.91	12.70	16.94	21.87
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-33.12	10.30	39.12	72.44	119.65
62) NET INCOME--5 YRS.	-24.40	13.34	40.83	71.69	118.39
63) AVERAGE ASSETS--5 YRS.	17.82	28.84	38.26	49.04	59.14

* DOMESTIC ONLY.

MEDIANS BY RESOURCE CLASS FOR 340 BANKS IN PENNSYLVANIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.90	11.37	11.52	11.79	11.65	11.35
2) INTEREST EXPENSE	4.74	7.25	7.31	7.51	7.49	7.62
3) NET INTEREST MARGIN	5.69	4.30	4.29	4.26	4.27	3.80
4) TRUST INCOME	0.01	0.08	0.08	0.09	0.12	0.21
5) SERVICE CHARGES ON DEPOSITS*	0.14	0.11	0.10	0.13	0.14	0.16
6) OTHER NON-INTEREST INCOME	0.16	0.14	0.13	0.14	0.15	0.29
7) SALARIES AND BENEFITS	1.81	1.27	1.14	1.34	1.41	1.59
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.42	0.33	0.34	0.43	0.45	0.54
9) LOAN LOSS PROVISION	0.08	0.15	0.14	0.16	0.14	0.23
10) OTHER NON-INTEREST EXPENSE	1.21	0.86	0.78	0.79	0.74	0.81
11) LESS F.T.E. ADJUSTMENT	0.33	0.48	0.70	0.80	0.84	0.63
12) TAX PROVISION	0.41	0.17	0.09	0.04	-0.01	0.00
13) RETURN ON ASSETS--OPERATING INCOME	1.58	1.11	1.15	1.07	0.98	0.85
14) RETURN ON ASSETS--NET INCOME	1.53	1.10	1.18	1.06	0.94	0.85
15) RETURN ON EQUITY--NET INCOME	11.70	11.24	12.99	12.51	12.11	13.08
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.99	12.43	12.83	12.98	12.62	12.88
17) BREAK EVEN YIELD	9.62	10.37	10.53	10.76	10.75	11.31
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.83	11.86	12.43	12.52	12.63	12.26
19) YIELD ON LOANS	11.72	12.05	12.40	12.75	12.59	13.04
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.18	0.19	0.21	0.23	0.21	0.37
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.18	0.27	0.30	0.32	0.28	0.48
22) RATE ON TIME AND SAVINGS	7.96	9.29	9.43	9.64	9.63	9.78
23) RATE ON TOTAL INTEREST FUNDS	8.34	9.29	9.43	9.64	9.71	10.00
24) INTEREST EXPENSE % EARNING ASSETS	5.41	7.74	8.10	8.24	8.12	8.44
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	22.51	15.90	8.33	3.21	-2.27	-1.40
26) CASH DIVIDEND AS % OF OPERATING INCOME	33.66	25.28	25.03	27.15	36.50	47.06
27) CAPITAL FORMATION RATIO	7.97	7.87	9.71	9.20	7.96	7.44
28) EQUITY CAPITAL AS % OF ASSETS	13.44	9.43	8.87	8.23	7.59	6.35
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.48	93.03	90.91	91.13	92.43	89.93
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.01	4.99	5.01	5.42	4.80	5.18
31) NON-INT. INCOME % NON-INT. EXPENSE	10.44	10.40	12.08	13.83	16.96	23.63
32) PERSONNEL EXPENSE PER EMPLOYEE	17846	17541	16357	17105	17492	19769
33) EMPLOYEES PER MILLION ASSETS	1.07	0.71	0.71	0.77	0.80	0.80
34) NON-INTEREST INCOME AS % OF SALARIES	20.60	20.64	24.53	26.29	32.27	43.50
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	43.76	34.04	36.65	36.67	42.53	39.70
36) FED. FUNDS SOLD	11.83	9.11	5.28	5.06	3.81	2.71
37) TOTAL LOANS	44.51	57.83	56.02	57.02	53.23	57.28
38) RESERVE FOR LOAN LOSS	0.45	0.43	0.47	0.46	0.47	0.69
39) REAL ESTATE LOANS--RESIDENTIAL	25.63	26.98	22.77	19.03	17.47	13.51
40) REAL ESTATE LOANS--OTHER	2.82	5.00	6.96	6.94	6.69	6.80
41) COMMERCIAL AND INDUSTRIAL LOANS	2.59	3.89	5.59	8.32	10.81	17.59
42) PERSONAL LOANS	5.66	8.80	8.02	11.32	14.08	13.29
43) AGRIC./ LEASE FIN./ OTHER LOANS	6.42	8.25	8.10	8.41	3.29	4.52
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	17.72	12.54	12.43	12.49	12.71	14.13
45) PUBLIC FUNDS DEMAND DEPOSITS	0.91	0.66	0.62	0.56	0.56	0.65
46) TOTAL DEMAND DEPOSITS*	18.50	13.35	12.87	13.29	13.42	14.93
47) SAVINGS DEPOSITS IPC*	33.12	27.08	27.84	27.88	25.52	19.52
48) TIME DEPOSITS IPC*	35.07	52.35	53.51	54.29	52.27	47.16
49) PUBLIC TIME & SAVINGS DEPOSITS	1.23	1.48	2.21	2.43	2.24	3.42
50) TOTAL TIME & SAVINGS DEPOSITS	72.66	83.76	84.45	84.15	81.51	74.19
51) MEMO: MONEY MARKET CD'S	20.00	25.61	27.39	26.52	24.54	19.59
52) MEMO: TIME DEPOSITS OVER 100M	2.30	2.88	3.46	5.08	5.46	9.11
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	15.16
54) TOTAL DEPOSITS (FGN.& DOM.)	94.71	96.79	97.74	96.76	95.97	89.36
55) BORROWINGS	1.25	0.35	0.74	1.03	2.32	10.21
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	1.06
57) NON-RATE ASSET/LIABILITY GAP	27.33	16.12	14.96	15.03	15.04	15.38
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-4.16	-12.51	16.27	15.19	10.70	9.17
59) NET INCOME--1 YR.	12.35	-7.00	18.21	17.23	11.05	13.28
60) AVERAGE ASSETS--1 YR.	6.19	13.03	13.24	13.28	11.32	13.69
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	34.04	22.08	50.85	41.36	35.94	34.74
62) NET INCOME--5 YRS.	38.46	22.81	47.54	36.01	42.43	36.64
63) AVERAGE ASSETS--5 YRS.	18.05	40.35	38.63	37.68	38.48	36.62

* DOMESTIC ONLY

Rhode Island

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1982 RHODE ISLAND BASED ON 15 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.79	11.45	11.76	12.48	13.92
2) INTEREST EXPENSE	9.08	8.40	5.15	1.55	0.62
3) NET INTEREST MARGIN	2.91	3.26	8.88	10.16	11.19
4) TRUST INCOME	0.02	0.02	0.30	0.66	0.83
5) SERVICE CHARGES ON DEPOSITS*	0.11	0.14	0.49	0.66	0.90
6) OTHER NON-INTEREST INCOME	0.17	0.23	0.43	0.95	1.06
7) SALARIES AND BENEFITS	6.67	4.62	2.11	1.56	1.28
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	2.21	1.80	0.77	0.57	0.38
9) LOAN LOSS PROVISION	0.88	0.50	0.37	0.19	0.16
10) OTHER NON-INTEREST EXPENSE	6.51	2.28	2.02	1.12	0.91
11) LESS F.T.E. ADJUSTMENT	0.03	0.04	0.06	0.43	0.58
12) TAX PROVISION	2.41	0.90	0.50	0.05	-0.25
13) RETURN ON ASSETS--OPERATING INCOME	0.33	0.60	0.83	1.85	2.37
14) RETURN ON ASSETS--NET INCOME	0.39	0.58	0.88	1.85	2.37
15) RETURN ON EQUITY--NET INCOME	3.25	7.18	12.31	14.36	17.75
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.88	13.12	14.39	14.78	18.51
17) BREAK EVEN YIELD	16.85	13.36	11.74	10.80	8.81
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.58	11.80	12.25	12.67	13.43
19) YIELD ON LOANS	12.46	13.67	14.70	16.08	17.85
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.36	0.84	0.54	0.13	0.07
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.61	0.89	0.74	0.31	0.22
22) RATE ON TIME AND SAVINGS	14.03	10.20	9.41	6.95	5.08
23) RATE ON TOTAL INTEREST FUNDS	13.37	10.77	9.48	7.54	5.08
24) INTEREST EXPENSE % EARNING ASSETS	11.44	9.70	6.14	1.81	0.83
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-26.05	1.31	27.52	41.06	46.45
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.26	11.16	40.62	76.26	147.93
27) CAPITAL FORMATION RATIO	-1.96	4.47	7.18	12.13	14.17
28) EQUITY CAPITAL AS % OF ASSETS	4.64	5.09	10.25	12.62	22.18
Productivity					
29) EARNING ASSETS AS % OF ASSETS	75.17	79.25	82.64	86.71	88.63
30) CASH & DUE (NON-INT.) AS % OF ASSETS	23.70	16.58	11.73	3.98	3.33
31) NON-INT. INCOME % NON-INT. EXPENSE	9.51	11.38	21.70	28.36	36.57
32) PERSONNEL EXPENSE PER EMPLOYEE	25038	20847	19359	15688	14168
33) EMPLOYEES PER MILLION ASSETS	3.00	2.38	1.24	0.87	0.51
34) NON-INTEREST INCOME AS % OF SALARIES	13.50	25.26	43.63	60.93	N/A
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	7.37	10.72	21.66	30.70	37.84
36) FED. FUNDS SOLD	0.54	3.92	14.38	17.13	18.60
37) TOTAL LOANS	48.96	62.04	64.17	73.69	88.54
38) RESERVE FOR LOAN LOSS	0.39	0.61	0.81	1.12	1.67
39) REAL ESTATE LOANS--RESIDENTIAL	1.31	3.93	12.13	23.01	37.83
40) REAL ESTATE LOANS--OTHER	0.03	1.82	6.77	10.22	38.11
41) COMMERCIAL AND INDUSTRIAL LOANS	11.52	14.63	21.41	28.96	37.47
42) PERSONAL LOANS	4.25	7.24	14.23	24.16	38.84
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.21	0.37	3.82	14.85	18.44
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.71	12.51	58.04	74.65	83.55
45) PUBLIC FUNDS DEMAND DEPOSITS	0.61	0.77	2.27	6.99	13.14
46) TOTAL DEMAND DEPOSITS*	13.13	14.65	61.90	76.93	87.02
47) SAVINGS DEPOSITS IPC*	8.13	12.70	17.67	19.90	34.63
48) TIME DEPOSITS IPC*	3.57	10.46	43.56	52.22	61.11
49) PUBLIC TIME & SAVINGS DEPOSITS	0.43	0.67	2.75	8.28	17.13
50) TOTAL TIME & SAVINGS DEPOSITS	16.43	26.22	48.78	77.53	89.15
51) MEMO: MONEY MARKET CD'S	11.49	15.14	21.78	25.41	25.59
52) MEMO: TIME DEPOSITS OVER 100M	3.71	6.57	14.66	22.35	24.90
53) FOREIGN DEPOSITS		1.40	7.50	13.60	
54) TOTAL DEPOSITS (FGN.& DOM.)	84.94	89.53	100.97	104.19	111.32
55) BORROWINGS	0.01	0.85	6.87	14.68	26.83
56) NET LARGE LIABILITIES	0.00	0.00	0.00	9.05	24.77
57) NON-RATE ASSET/LIABILITY GAP	9.85	11.99	54.48	76.29	83.56
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-61.01	-37.89	2.60	21.58	N/A
59) NET INCOME--1 YR.	-61.01	-37.61	2.59	29.12	214.52
60) AVERAGE ASSETS--1 YR.	1.29	6.09	14.39	22.28	59.43
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-245.55	-30.92	94.76	172.54	N/A
62) NET INCOME--5 YRS.	-263.79	-22.65	76.78	170.38	N/A
63) AVERAGE ASSETS--5 YRS.	2.44	27.43	41.47	66.59	102.76

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 15 BANKS IN RHODE ISLAND

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	13.92	11.76	12.17	11.69	11.83	11.53
2) INTEREST EXPENSE	0.00	1.54	2.13	2.52	7.17	8.40
3) NET INTEREST MARGIN	13.92	10.16	9.18	9.17	4.20	3.05
4) TRUST INCOME	0.00	0.00	0.41	0.02	0.50	0.19
5) SERVICE CHARGES ON DEPOSITS*	0.66	0.59	0.57	0.70	0.18	0.11
6) OTHER NON-INTEREST INCOME	0.23	0.38	0.40	0.95	0.30	0.66
7) SALARIES AND BENEFITS	6.67	3.12	4.22	3.05	1.82	1.34
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.80	0.77	1.87	0.68	0.75	0.38
9) LOAN LOSS PROVISION	1.36	0.16	0.34	0.43	0.42	0.39
10) OTHER NON-INTEREST EXPENSE	3.93	2.04	2.28	2.19	1.34	1.07
11) LESS F.T.E. ADJUSTMENT	0.00	0.06	0.20	0.06	0.04	0.45
12) TAX PROVISION	0.23	1.60	0.61	2.41	0.50	-0.16
13) RETURN ON ASSETS--OPERATING INCOME	0.76	1.85	0.89	2.00	1.13	0.60
14) RETURN ON ASSETS--NET INCOME	0.76	1.85	0.84	1.95	1.20	0.58
15) RETURN ON EQUITY--NET INCOME	3.25	13.68	9.65	17.75	11.50	12.52
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	18.51	14.45	14.74	14.30	13.12	13.46
17) BREAK EVEN YIELD	17.18	10.52	12.19	8.81	11.74	12.78
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.80	12.05	12.23	10.91	13.34	12.25
19) YIELD ON LOANS	19.86	16.08	14.89	15.60	12.46	13.68
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.30	0.13	0.50	0.07	0.57	0.54
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.32	0.31	0.62	0.76	0.80	0.74
22) RATE ON TIME AND SAVINGS	0.00	6.84	7.10	9.73	9.42	10.36
23) RATE ON TOTAL INTEREST FUNDS	0.00	6.88	7.59	9.73	9.48	10.77
24) INTEREST EXPENSE % EARNING ASSETS	0.00	1.80	2.62	3.08	8.27	10.16
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	23.33	41.06	31.28	54.57	26.68	-26.05
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	8.26	76.26	11.16	35.57	61.30
27) CAPITAL FORMATION RATIO	3.25	13.68	6.93	15.72	5.67	4.57
28) EQUITY CAPITAL AS % OF ASSETS	23.57	13.52	10.04	11.03	10.25	5.00
Productivity						
29) EARNING ASSETS AS % OF ASSETS	75.19	81.37	80.71	81.73	86.71	88.08
30) CASH & DUE (NON-INT.) AS % OF ASSETS	23.70	13.98	13.51	16.58	3.33	3.98
31) NON-INT. INCOME % NON-INT. EXPENSE	7.25	13.31	11.63	28.36	25.25	36.57
32) PERSONNEL EXPENSE PER EMPLOYEE	22222	16774	14578	15688	19359	20847
33) EMPLOYEES PER MILLION ASSETS	3.00	1.85	1.34	1.94	1.10	0.64
34) NON-INTEREST INCOME AS % OF SALARIES	13.50	34.02	30.82	55.12	44.48	74.74
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	7.37	37.84	17.25	16.96	25.86	30.70
36) FED. FUNDS SOLD	14.38	17.13	16.41	13.30	7.31	0.54
37) TOTAL LOANS	79.36	48.96	63.35	70.15	62.44	67.11
38) RESERVE FOR LOAN LOSS	0.88	0.78	1.23	1.67	0.47	0.74
39) REAL ESTATE LOANS--RESIDENTIAL	13.54	30.53	6.92	11.10	16.93	10.45
40) REAL ESTATE LOANS--OTHER	6.77	6.06	5.59	1.82	5.46	10.22
41) COMMERCIAL AND INDUSTRIAL LOANS	14.63	12.55	30.62	22.90	21.41	22.09
42) PERSONAL LOANS	45.14	16.15	10.70	12.91	20.09	7.24
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.16	3.82	1.06	23.08	2.92	8.65
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	87.74	72.53	70.97	72.13	12.51	11.87
45) PUBLIC FUNDS DEMAND DEPOSITS	13.14	6.99	2.23	2.83	2.94	1.02
46) TOTAL DEMAND DEPOSITS*	100.97	73.31	73.22	74.97	14.65	13.24
47) SAVINGS DEPOSITS IPC*	0.00	19.90	18.52	8.13	19.25	15.74
48) TIME DEPOSITS IPC*	0.00	31.41	10.46	20.64	47.32	44.38
49) PUBLIC TIME & SAVINGS DEPOSITS	0.00	2.61	8.89	2.89	8.28	1.29
50) TOTAL TIME & SAVINGS DEPOSITS	0.00	26.22	26.80	31.67	74.87	62.92
51) MEMO: MONEY MARKET CD'S	0.00	25.41	17.14	0.00	23.68	15.14
52) MEMO: TIME DEPOSITS OVER 100M	0.00	9.61	10.46	22.35	11.88	19.96
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	7.50
54) TOTAL DEPOSITS (FGN.& DOM.)	100.97	103.46	103.67	106.65	100.43	84.94
55) BORROWINGS	0.00	0.43	6.87	0.00	2.41	15.91
56) NET LARGE LIABILITIES	0.00	0.00	0.00	9.05	2.65	24.77
57) NON-RATE ASSET/LIABILITY GAP	100.00	73.76	65.38	68.32	13.31	9.85
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-61.01	3.20	-17.95	21.58	-1.73	19.53
59) NET INCOME--1 YR.	-61.01	3.19	-17.81	29.12	26.83	24.66
60) AVERAGE ASSETS--1 YR.	6.09	16.06	12.71	23.79	12.64	12.73
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-34.28	176.97	94.94	177.41	-45.02	12.50
62) NET INCOME--5 YRS.	-34.28	176.97	57.04	170.75	-46.71	8.91
63) AVERAGE ASSETS--5 YRS.	90.52	60.70	52.28	21.13	19.82	44.97

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 SOUTH CAROLINA BASED ON 77 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.50	11.78	12.19	12.64	13.17
2) INTEREST EXPENSE	7.25	6.79	6.28	5.41	4.46
3) NET INTEREST MARGIN	5.14	5.35	5.91	7.05	7.73
4) TRUST INCOME	0.01	0.04	0.14	0.20	0.22
5) SERVICE CHARGES ON DEPOSITS*	0.17	0.26	0.48	0.65	0.77
6) OTHER NON-INTEREST INCOME	0.13	0.21	0.33	0.60	0.82
7) SALARIES AND BENEFITS	3.24	2.64	2.31	1.98	1.77
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.08	0.89	0.64	0.43	0.34
9) LOAN LOSS PROVISION	0.66	0.41	0.21	0.13	0.05
10) OTHER NON-INTEREST EXPENSE	1.83	1.47	1.27	0.94	0.84
11) LESS F.T.E. ADJUSTMENT	0.23	0.47	0.66	0.99	1.29
12) TAX PROVISION	0.99	0.58	0.24	0.06	-0.02
13) RETURN ON ASSETS--OPERATING INCOME	0.74	1.01	1.36	1.76	2.43
14) RETURN ON ASSETS--NET INCOME	0.73	0.99	1.33	1.74	2.41
15) RETURN ON EQUITY--NET INCOME	6.33	10.67	13.46	15.92	18.33
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.90	13.30	13.80	14.35	15.66
17) BREAK EVEN YIELD	12.73	12.08	11.30	10.21	9.19
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.29	11.81	12.37	13.07	13.95
19) YIELD ON LOANS	14.07	14.42	15.01	15.80	16.40
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.08	0.66	0.40	0.19	0.08
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.51	0.91	0.52	0.31	0.15
22) RATE ON TIME AND SAVINGS	10.66	10.05	9.60	9.09	8.41
23) RATE ON TOTAL INTEREST FUNDS	10.71	10.13	9.83	9.19	8.51
24) INTEREST EXPENSE % EARNING ASSETS	8.13	7.75	7.20	6.24	5.21
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	2.49	7.14	18.44	26.58	34.92
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.29	13.73	24.75	30.73	46.03
27) CAPITAL FORMATION RATIO	5.07	7.43	10.76	12.75	16.26
28) EQUITY CAPITAL AS % OF ASSETS	6.94	8.13	10.24	12.12	18.11
Productivity					
29) EARNING ASSETS AS % OF ASSETS	83.68	85.76	88.96	90.32	91.97
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.72	9.50	7.01	5.75	5.12
31) NON-INT. INCOME % NON-INT. EXPENSE	12.61	16.70	21.09	27.55	31.49
32) PERSONNEL EXPENSE PER EMPLOYEE	21750	18900	16732	15500	14466
33) EMPLOYEES PER MILLION ASSETS	1.87	1.53	1.35	1.13	0.88
34) NON-INTEREST INCOME AS % OF SALARIES	21.55	30.96	40.89	49.50	60.10
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	26.93	33.27	43.36	53.47	58.34
36) FED. FUNDS SOLD	3.33	5.47	8.09	12.95	16.81
37) TOTAL LOANS	34.37	40.07	48.70	56.89	61.20
38) RESERVE FOR LOAN LOSS	0.30	0.39	0.52	0.64	0.84
39) REAL ESTATE LOANS--RESIDENTIAL	2.49	4.63	7.47	9.91	13.49
40) REAL ESTATE LOANS--OTHER	2.56	4.38	5.98	8.28	10.06
41) COMMERCIAL AND INDUSTRIAL LOANS	3.18	5.15	8.72	14.32	19.09
42) PERSONAL LOANS	8.42	12.44	15.55	21.04	24.06
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.13	4.59	7.20	10.27	13.53
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	16.43	20.29	25.70	30.31	38.19
45) PUBLIC FUNDS DEMAND DEPOSITS	0.29	0.72	1.68	2.90	3.93
46) TOTAL DEMAND DEPOSITS*	18.10	22.42	27.31	33.31	40.45
47) SAVINGS DEPOSITS IPC*	13.37	16.96	20.65	25.22	28.85
48) TIME DEPOSITS IPC*	27.67	35.36	42.32	47.59	54.45
49) PUBLIC TIME & SAVINGS DEPOSITS	1.75	2.34	4.37	7.56	11.80
50) TOTAL TIME & SAVINGS DEPOSITS	56.42	58.83	69.76	74.04	80.68
51) MEMO: MONEY MARKET CD'S	12.63	16.40	22.05	26.90	30.25
52) MEMO: TIME DEPOSITS OVER 100M	2.41	4.37	7.03	12.35	14.55
53) FOREIGN DEPOSITS			0.02		
54) TOTAL DEPOSITS (FGN.& DOM.)	86.66	92.45	96.94	100.09	101.90
55) BORROWINGS	0.29	0.68	2.56	7.30	11.21
56) NET LARGE LIABILITIES	0.00	0.00	0.88	4.80	10.51
57) NON-RATE ASSET/LIABILITY GAP	17.71	22.71	26.31	35.94	42.24
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-41.30	-2.96	8.06	27.05	64.53
59) NET INCOME--1 YR.	-29.29	-5.56	11.64	35.08	62.99
60) AVERAGE ASSETS--1 YR.	9.01	12.68	18.03	23.71	41.35
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-25.58	39.44	77.51	115.56	237.50
62) NET INCOME--5 YRS.	-9.14	30.38	68.85	109.50	164.90
63) AVERAGE ASSETS--5 YRS.	21.56	32.93	47.18	68.28	83.87

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 77 BANKS IN SOUTH CAROLINA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.92	12.26	12.41	11.84	12.08	11.68
2) INTEREST EXPENSE	6.04	6.16	6.41	6.40	6.54	6.02
3) NET INTEREST MARGIN	6.68	6.01	6.34	5.32	5.43	5.93
4) TRUST INCOME	0.00	0.00	0.03	0.14	0.08	0.18
5) SERVICE CHARGES ON DEPOSITS*	0.39	0.43	0.47	0.35	0.70	0.65
6) OTHER NON-INTEREST INCOME	0.39	0.28	0.38	0.38	0.24	0.68
7) SALARIES AND BENEFITS	2.53	2.13	2.01	2.16	2.25	2.53
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.64	0.49	0.59	0.70	0.76	0.96
9) LOAN LOSS PROVISION	0.20	0.22	0.22	0.41	0.20	0.24
10) OTHER NON-INTEREST EXPENSE	1.42	1.25	1.27	1.10	1.13	1.64
11) LESS F.T.E. ADJUSTMENT	0.28	0.70	0.90	0.55	0.63	0.81
12) TAX PROVISION	0.52	0.25	0.30	0.08	0.21	0.11
13) RETURN ON ASSETS--OPERATING INCOME	1.76	1.36	1.56	1.22	1.04	1.23
14) RETURN ON ASSETS--NET INCOME	1.75	1.30	1.54	1.22	1.04	1.02
15) RETURN ON EQUITY--NET INCOME	11.16	12.43	14.09	10.82	15.01	14.95
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.41	13.56	14.11	13.51	13.72	13.80
17) BREAK EVEN YIELD	11.40	10.49	11.06	11.29	11.54	11.45
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.97	12.52	12.68	12.07	12.04	12.77
19) YIELD ON LOANS	14.97	14.84	15.16	14.52	15.16	15.06
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.38	0.35	0.50	0.65	0.47	0.36
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.49	0.53	0.51	0.91	0.43	0.55
22) RATE ON TIME AND SAVINGS	9.56	9.55	9.80	9.67	9.73	8.61
23) RATE ON TOTAL INTEREST FUNDS	9.75	9.61	10.00	9.87	10.06	9.48
24) INTEREST EXPENSE % EARNING ASSETS	7.16	6.95	7.22	7.37	7.39	7.30
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	24.39	16.29	22.09	7.08	18.79	8.75
26) CASH DIVIDEND AS % OF OPERATING INCOME	29.93	23.66	20.15	27.30	26.49	27.84
27) CAPITAL FORMATION RATIO	9.74	10.23	11.43	7.89	11.13	10.02
28) EQUITY CAPITAL AS % OF ASSETS	11.28	12.08	10.31	9.40	7.93	6.73
Productivity						
29) EARNING ASSETS AS % OF ASSETS	88.99	89.53	89.01	87.58	89.40	83.89
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.72	7.48	6.64	8.50	6.71	10.96
31) NON-INT. INCOME % NON-INT. EXPENSE	17.07	18.24	24.48	21.71	24.68	31.49
32) PERSONNEL EXPENSE PER EMPLOYEE	17107	18184	16634	16714	15924	16693
33) EMPLOYEES PER MILLION ASSETS	1.59	1.27	1.21	1.34	1.38	1.48
34) NON-INTEREST INCOME AS % OF SALARIES	30.60	34.07	47.96	40.56	44.28	59.26
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	41.09	49.03	38.43	41.28	37.07	33.27
36) FED. FUNDS SOLD	9.77	8.41	6.65	8.84	6.76	11.85
37) TOTAL LOANS	46.23	41.81	52.00	53.29	57.14	55.23
38) RESERVE FOR LOAN LOSS	0.50	0.46	0.54	0.53	0.57	0.76
39) REAL ESTATE LOANS--RESIDENTIAL	9.51	7.16	7.75	7.36	6.68	4.63
40) REAL ESTATE LOANS--OTHER	4.60	5.97	6.05	8.09	6.86	8.73
41) COMMERCIAL AND INDUSTRIAL LOANS	5.03	7.26	11.27	6.06	14.58	17.05
42) PERSONAL LOANS	17.47	13.54	15.50	14.99	20.46	22.23
43) AGRIC./ LEASE FIN./ OTHER LOANS	6.24	7.13	8.66	10.14	2.56	2.09
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	27.92	22.42	23.74	25.37	25.56	30.31
45) PUBLIC FUNDS DEMAND DEPOSITS	0.58	1.69	1.52	2.13	1.54	2.99
46) TOTAL DEMAND DEPOSITS*	28.43	25.67	25.77	27.52	27.09	33.31
47) SAVINGS DEPOSITS IPC*	21.52	20.25	18.46	23.25	21.39	23.57
48) TIME DEPOSITS IPC*	37.10	42.42	43.79	46.02	42.41	31.97
49) PUBLIC TIME & SAVINGS DEPOSITS	3.43	5.30	4.66	2.27	4.65	2.63
50) TOTAL TIME & SAVINGS DEPOSITS	66.99	69.13	70.08	72.53	71.20	58.64
51) MEMO: MONEY MARKET CD'S	22.04	25.07	23.77	23.06	19.74	14.13
52) MEMO: TIME DEPOSITS OVER 100M	6.97	7.90	6.58	8.27	10.03	7.06
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.02
54) TOTAL DEPOSITS (FGN.& DOM.)	97.09	97.13	97.60	97.32	94.90	94.52
55) BORROWINGS	1.91	0.98	1.54	1.66	5.89	18.86
56) NET LARGE LIABILITIES	0.00	1.02	2.10	3.35	0.00	0.00
57) NON-RATE ASSET/LIABILITY GAP	28.20	28.56	26.25	25.51	24.50	23.05
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	3.35	5.20	8.75	5.14	12.62	15.27
59) NET INCOME--1 YR.	16.28	19.79	12.12	4.98	12.79	7.36
60) AVERAGE ASSETS--1 YR.	16.02	18.28	14.74	23.76	19.35	30.05
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	149.99	71.89	81.32	23.98	54.55	84.54
62) NET INCOME--5 YRS.	133.33	70.05	79.52	34.60	60.24	81.28
63) AVERAGE ASSETS--5 YRS.	35.08	43.21	47.62	47.60	60.63	63.28

* DCMESTIC ONLY

South Dakota

PROFIT DISTRIBUTION PROFILE 1982 SOUTH DAKOTA BASED ON 151 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.68	12.35	13.10	13.84	14.22
2) INTEREST EXPENSE	9.00	8.57	8.13	7.63	7.14
3) NET INTEREST MARGIN	3.81	4.42	5.02	5.58	6.23
4) TRUST INCOME	0.01	0.02	0.03	0.10	0.21
5) SERVICE CHARGES ON DEPOSITS*	0.06	0.10	0.17	0.29	0.40
6) OTHER NON-INTEREST INCOME	0.04	0.08	0.17	0.39	0.64
7) SALARIES AND BENEFITS	2.36	1.96	1.53	1.27	1.10
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.66	0.50	0.35	0.25	0.20
9) LOAN LOSS PROVISION	1.03	0.57	0.25	0.14	0.07
10) OTHER NON-INTEREST EXPENSE	1.23	0.99	0.80	0.61	0.51
11) LESS F.T.E. ADJUSTMENT	0.14	0.29	0.53	0.74	1.07
12) TAX PROVISION	0.90	0.61	0.36	0.15	0.01
13) RETURN ON ASSETS--OPERATING INCOME	0.32	0.77	1.32	1.72	2.09
14) RETURN ON ASSETS--NET INCOME	0.31	0.77	1.24	1.69	2.08
15) RETURN ON EQUITY--NET INCOME	4.13	8.60	13.87	17.51	21.39
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.18	13.61	14.23	14.92	15.77
17) BREAK EVEN YIELD	13.92	12.79	11.90	11.09	10.39
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.21	11.90	12.62	13.25	14.21
19) YIELD ON LOANS	13.98	14.60	15.40	16.21	17.17
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.77	0.94	0.42	0.15	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.02	1.06	0.55	0.32	0.12
22) RATE ON TIME AND SAVINGS	11.28	11.04	10.56	10.24	9.93
23) RATE ON TOTAL INTEREST FUNDS	11.38	11.05	10.59	10.25	9.88
24) INTEREST EXPENSE % EARNING ASSETS	10.14	9.46	8.89	8.29	7.82
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	4.02	12.50	23.75	32.21	39.25
26) CASH DIVIDEND AS % OF OPERATING INCOME	4.92	11.45	21.81	62.89	104.40
27) CAPITAL FORMATION RATIO	-1.20	4.15	9.26	13.22	17.39
28) EQUITY CAPITAL AS % OF ASSETS	6.90	7.76	8.87	10.29	11.57
Productivity					
29) EARNING ASSETS AS % OF ASSETS	87.00	89.04	92.10	93.89	95.38
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.13	6.60	5.24	4.15	3.52
31) NON-INT. INCOME % NON-INT. EXPENSE	6.43	10.30	15.82	20.95	29.01
32) PERSONNEL EXPENSE PER EMPLOYEE	29611	25200	20785	17888	15600
33) EMPLOYEES PER MILLION ASSETS	1.10	0.91	0.73	0.59	0.50
34) NON-INTEREST INCOME AS % OF SALARIES	10.57	18.14	28.85	38.46	56.08
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	23.28	28.78	37.60	48.63	55.85
36) FED. FUNDS SOLD	1.66	3.23	4.86	7.47	11.72
37) TOTAL LOANS	36.86	45.43	55.92	65.33	71.22
38) RESERVE FOR LOAN LOSS	0.26	0.43	0.55	0.69	0.96
39) REAL ESTATE LOANS--RESIDENTIAL	0.44	1.19	2.62	6.49	11.10
40) REAL ESTATE LOANS--OTHER	0.64	1.49	2.97	5.39	7.21
41) COMMERCIAL AND INDUSTRIAL LOANS	2.68	4.58	7.76	12.92	17.47
42) PERSONAL LOANS	2.13	3.19	4.36	7.20	10.62
43) AGRIC./ LEASE FIN./ OTHER LOANS	13.41	23.34	30.82	41.17	50.49
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	8.80	11.33	13.51	15.93	20.73
45) PUBLIC FUNDS DEMAND DEPOSITS	0.25	0.42	0.73	1.12	1.66
46) TOTAL DEMAND DEPOSITS*	9.69	12.22	14.37	17.35	21.11
47) SAVINGS DEPOSITS IPC*	11.18	13.67	16.35	18.72	20.97
48) TIME DEPOSITS IPC*	49.88	53.82	58.57	63.09	65.79
49) PUBLIC TIME & SAVINGS DEPOSITS	2.65	4.63	6.71	9.40	14.21
50) TOTAL TIME & SAVINGS DEPOSITS	75.88	79.10	82.85	85.22	88.01
51) MEMO: MONEY MARKET CD'S	23.00	26.88	30.14	34.39	38.48
52) MEMO: TIME DEPOSITS OVER 100M	1.64	3.16	5.73	9.07	15.89
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	92.23	94.52	97.12	99.28	102.74
55) BORROWINGS	0.20	0.28	0.82	2.56	5.27
56) NET LARGE LIABILITIES	0.00	0.00	0.30	4.04	11.19
57) NON-RATE ASSET/LIABILITY GAP	10.81	13.52	16.65	20.15	23.61
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-61.80	-31.32	-1.46	20.57	54.11
59) NET INCOME--1 YR.	-58.33	-22.24	5.73	27.14	65.13
60) AVERAGE ASSETS--1 YR.	5.19	9.88	13.69	18.10	22.27
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-48.05	16.91	105.04	172.97	N/A
62) NET INCOME--5 YRS.	-44.22	24.19	99.10	171.95	N/A
63) AVERAGE ASSETS--5 YRS.	22.97	29.22	40.27	50.14	59.97

* DOMESTIC ONLY

South Dakota

MEDIANS BY RESOURCE CLASS FOR 151 BANKS IN SOUTH DAKOTA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	13.14	13.20	13.12	12.71	12.39	12.20
2) INTEREST EXPENSE	8.03	7.97	8.41	8.40	8.57	8.35
3) NET INTEREST MARGIN	5.09	5.12	4.87	4.61	4.14	3.84
4) TRUST INCOME	0.00	0.01	0.01	0.03	0.11	0.21
5) SERVICE CHARGES ON DEPOSITS*	0.19	0.18	0.13	0.18	0.17	0.22
6) OTHER NON-INTEREST INCOME	0.17	0.16	0.22	0.11	0.26	0.41
7) SALARIES AND BENEFITS	1.95	1.65	1.30	1.49	1.41	1.40
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.31	0.40	0.34	0.42	0.41	0.39
9) LOAN LOSS PROVISION	0.33	0.23	0.26	0.32	0.27	1.12
10) OTHER NON-INTEREST EXPENSE	0.88	0.79	0.69	0.83	0.85	1.18
11) LESS F.T.E. ADJUSTMENT	0.32	0.54	0.66	0.68	0.52	0.56
12) TAX PROVISION	0.45	0.40	0.34	0.12	0.26	-0.35
13) RETURN ON ASSETS--OPERATING INCOME	1.36	1.42	1.40	1.04	0.77	0.26
14) RETURN ON ASSETS--NET INCOME	1.33	1.38	1.41	1.03	0.71	0.19
15) RETURN ON EQUITY--NET INCOME	13.44	14.16	15.24	13.37	12.19	3.37
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.16	14.28	14.47	14.09	14.08	13.86
17) BREAK EVEN YIELD	11.72	11.56	11.66	12.59	12.53	13.31
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.17	12.69	12.58	12.54	12.66	12.47
19) YIELD ON LOANS	15.93	15.50	15.37	15.66	14.55	14.38
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.48	0.40	0.44	0.81	0.49	1.78
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.60	0.45	0.56	0.70	0.50	1.86
22) RATE ON TIME AND SAVINGS	10.47	10.47	10.80	10.92	10.67	10.83
23) RATE ON TOTAL INTEREST FUNDS	10.47	10.49	10.82	10.93	10.89	10.84
24) INTEREST EXPENSE % EARNING ASSETS	8.44	8.69	9.00	9.31	9.50	9.49
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	27.73	22.42	23.45	21.39	26.03	35.32
26) CASH DIVIDEND AS % OF OPERATING INCOME	17.91	19.84	28.08	38.87	64.47	95.97
27) CAPITAL FORMATION RATIO	8.45	10.15	10.30	8.98	4.26	-0.48
28) EQUITY CAPITAL AS % OF ASSETS	9.87	9.01	8.53	7.61	6.67	6.01
Productivity						
29) EARNING ASSETS AS % OF ASSETS	93.44	93.01	91.21	90.38	89.04	87.98
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.15	5.08	4.94	5.45	6.22	7.49
31) NON-INT. INCOME % NON-INT. EXPENSE	14.18	15.32	20.20	13.78	18.72	25.00
32) PERSONNEL EXPENSE PER EMPLOYEE	22450	21625	19805	18950	18729	19294
33) EMPLOYEES PER MILLION ASSETS	0.84	0.71	0.69	0.73	0.70	0.72
34) NON-INTEREST INCOME AS % OF SALARIES	24.80	28.10	36.77	23.58	36.55	53.24
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	41.24	44.22	34.95	37.52	26.48	29.36
36) FED. FUNDS SOLD	7.42	4.86	4.61	2.83	4.86	2.65
37) TOTAL LOANS	49.26	49.93	58.88	57.77	68.29	67.58
38) RESERVE FOR LOAN LOSS	0.53	0.53	0.65	0.52	0.61	0.66
39) REAL ESTATE LOANS--RESIDENTIAL	1.47	2.25	2.95	5.81	11.10	12.83
40) REAL ESTATE LOANS--OTHER	2.21	2.59	3.52	6.34	5.34	4.64
41) COMMERCIAL AND INDUSTRIAL LOANS	6.06	6.30	8.72	12.95	17.45	20.51
42) PERSONAL LOANS	4.39	4.00	4.01	7.47	10.27	11.18
43) AGRIC./ LEASE FIN./ OTHER LOANS	31.54	32.05	38.61	26.02	24.88	19.05
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	13.55	14.08	11.48	13.19	13.56	15.33
45) PUBLIC FUNDS DEMAND DEPOSITS	0.84	0.73	0.55	0.49	0.54	1.24
46) TOTAL DEMAND DEPOSITS*	14.52	14.88	12.25	13.84	14.99	16.58
47) SAVINGS DEPOSITS IPC*	15.71	15.52	16.99	16.61	18.64	17.20
48) TIME DEPOSITS IPC*	57.32	57.85	60.93	61.98	62.81	59.87
49) PUBLIC TIME & SAVINGS DEPOSITS	6.76	7.54	5.37	6.81	5.02	6.07
50) TOTAL TIME & SAVINGS DEPOSITS	81.67	82.49	83.87	84.22	82.80	83.16
51) MEMO: MONEY MARKET CD'S	31.85	29.84	32.40	28.96	28.32	29.21
52) MEMO: TIME DEPOSITS OVER 100M	4.54	5.51	5.37	9.87	8.34	9.80
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	95.77	97.18	96.43	99.04	98.27	99.77
55) BORROWINGS	0.35	0.71	0.57	1.24	4.71	5.09
56) NET LARGE LIABILITIES	0.00	0.89	0.31	5.62	0.00	1.36
57) NON-RATE ASSET/LIABILITY GAP	18.30	16.91	15.91	14.67	13.02	12.40
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-7.76	4.58	6.27	-10.89	-11.47	-53.93
59) NET INCOME--1 YR.	8.01	13.04	14.39	-8.89	-9.15	-55.69
60) AVERAGE ASSETS--1 YR.	13.69	14.01	13.48	14.60	8.13	12.64
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	135.06	112.16	77.84	35.69	5.07	-62.02
62) NET INCOME--5 YRS.	117.66	111.47	87.48	45.76	5.74	-71.22
63) AVERAGE ASSETS--5 YRS.	40.59	42.05	38.52	37.61	30.88	39.12

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 TENNESSEE BASED ON 346 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.55	11.95	12.47	12.95	13.38
2) INTEREST EXPENSE	9.01	8.46	7.94	7.39	6.95
3) NET INTEREST MARGIN	3.37	4.00	4.53	5.03	5.60
4) TRUST INCOME	0.01	0.02	0.04	0.14	0.22
5) SERVICE CHARGES ON DEPOSITS*	0.14	0.24	0.36	0.52	0.68
6) OTHER NON-INTEREST INCOME	0.06	0.11	0.17	0.32	0.57
7) SALARIES AND BENEFITS	2.10	1.79	1.55	1.33	1.17
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.77	0.61	0.47	0.35	0.25
9) LOAN LOSS PROVISION	1.52	0.74	0.40	0.23	0.10
10) OTHER NON-INTEREST EXPENSE	1.58	1.33	1.05	0.79	0.62
11) LESS F.T.E. ADJUSTMENT	0.11	0.26	0.46	0.70	0.97
12) TAX PROVISION	0.61	0.39	0.17	0.02	-0.10
13) RETURN ON ASSETS--OPERATING INCOME	-0.12	0.46	0.91	1.20	1.46
14) RETURN ON ASSETS--NET INCOME	-0.19	0.48	0.92	1.21	1.47
15) RETURN ON EQUITY--NET INCOME	-2.58	6.43	11.57	14.97	17.63
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.81	13.44	14.07	14.71	15.58
17) BREAK EVEN YIELD	15.10	13.17	12.27	11.57	10.87
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.38	11.17	12.08	12.83	13.82
19) YIELD ON LOANS	13.38	14.22	14.87	15.61	16.30
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.53	1.28	0.68	0.35	0.16
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.86	1.34	0.74	0.46	0.23
22) RATE ON TIME AND SAVINGS	11.51	11.14	10.64	10.23	9.84
23) RATE ON TOTAL INTEREST FUNDS	11.56	11.16	10.65	10.26	9.90
24) INTEREST EXPENSE % EARNING ASSETS	10.16	9.61	8.94	8.45	7.90
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-2.52	6.12	18.09	29.72	39.08
26) CASH DIVIDEND AS % OF OPERATING INCOME	6.81	15.89	26.66	44.63	72.70
27) CAPITAL FORMATION RATIO	-4.68	2.90	7.34	11.18	13.99
28) EQUITY CAPITAL AS % OF ASSETS	5.85	6.74	7.67	8.83	9.97
Productivity					
29) EARNING ASSETS AS % OF ASSETS	81.97	87.08	89.40	91.20	92.85
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.56	8.06	5.91	4.76	4.00
31) NON-INT. INCOME % NON-INT. EXPENSE	11.29	15.44	19.70	25.53	30.37
32) PERSONNEL EXPENSE PER EMPLOYEE	20000	18142	16416	14944	13482
33) EMPLOYEES PER MILLION ASSETS	1.33	1.11	0.92	0.79	0.69
34) NON-INTEREST INCOME AS % OF SALARIES	20.67	29.38	39.71	51.51	64.28
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	17.55	23.32	32.40	39.98	48.31
36) FED. FUNDS SOLD	2.03	3.78	5.88	9.76	14.39
37) TOTAL LOANS	43.29	52.43	60.67	69.18	75.77
38) RESERVE FOR LOAN LOSS	0.28	0.40	0.54	0.72	0.90
39) REAL ESTATE LOANS--RESIDENTIAL	3.89	7.00	10.47	14.69	20.16
40) REAL ESTATE LOANS--OTHER	3.34	5.97	9.48	13.48	19.01
41) COMMERCIAL AND INDUSTRIAL LOANS	3.27	6.49	11.36	17.41	25.20
42) PERSONAL LOANS	7.52	10.37	14.48	20.05	25.21
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.21	4.74	8.34	14.60	20.54
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.12	13.07	15.91	19.48	23.58
45) PUBLIC FUNDS DEMAND DEPOSITS	0.56	0.88	1.39	2.18	3.06
46) TOTAL DEMAND DEPOSITS*	12.53	14.59	17.41	21.55	25.34
47) SAVINGS DEPOSITS IPC*	8.51	11.00	14.30	17.97	21.02
48) TIME DEPOSITS IPC*	48.14	53.93	60.24	66.08	70.07
49) PUBLIC TIME & SAVINGS DEPOSITS	1.66	3.41	5.50	8.65	13.52
50) TOTAL TIME & SAVINGS DEPOSITS	70.96	77.72	81.97	85.38	90.29
51) MEMO: MONEY MARKET CD'S	23.53	29.51	36.90	44.92	51.48
52) MEMO: TIME DEPOSITS OVER 100M	3.65	6.40	11.21	16.96	23.65
53) FOREIGN DEPOSITS		0.02	1.73	4.89	
54) TOTAL DEPOSITS (FGN.& DOM.)	93.42	96.26	99.11	102.54	107.24
55) BORROWINGS	0.17	0.67	2.31	5.17	12.79
56) NET LARGE LIABILITIES	0.00	0.00	1.24	8.74	20.91
57) NON-RATE ASSET/LIABILITY GAP	8.11	13.01	16.86	19.59	22.80
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-94.23	-25.78	9.25	36.84	96.82
59) NET INCOME--1 YR.	-98.63	-23.57	12.07	43.60	119.17
60) AVERAGE ASSETS--1 YR.	5.38	10.14	14.91	20.45	28.45
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-107.91	-17.14	46.07	117.47	228.67
62) NET INCOME--5 YRS.	-107.84	-17.24	44.39	111.62	212.50
63) AVERAGE ASSETS--5 YRS.	15.49	27.19	40.06	55.17	72.07

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 345 BANKS IN TENNESSEE

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.61	12.66	12.47	12.44	12.38	11.12
2) INTEREST EXPENSE	8.15	8.36	7.80	7.82	7.57	7.29
3) NET INTEREST MARGIN	4.71	4.38	4.53	4.67	4.66	3.62
4) TRUST INCOME	0.02	0.02	0.01	0.02	0.04	0.22
5) SERVICE CHARGES ON DEPOSITS*	0.36	0.40	0.34	0.32	0.39	0.34
6) OTHER NON-INTEREST INCOME	0.30	0.17	0.15	0.16	0.19	0.64
7) SALARIES AND BENEFITS	2.00	1.60	1.48	1.45	1.57	1.73
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.52	0.44	0.42	0.47	0.57	0.67
9) LOAN LOSS PROVISION	0.53	0.47	0.38	0.38	0.35	0.25
10) OTHER NON-INTEREST EXPENSE	1.17	1.09	1.02	0.98	1.00	1.25
11) LESS F.T.E. ADJUSTMENT	0.13	0.32	0.52	0.52	0.67	0.45
12) TAX PROVISION	0.15	0.17	0.18	0.25	0.08	0.10
13) RETURN ON ASSETS--OPERATING INCOME	0.61	0.58	0.94	1.05	1.01	0.84
14) RETURN ON ASSETS--NET INCOME	0.66	0.68	0.98	1.04	1.00	0.78
15) RETURN ON EQUITY--NET INCOME	7.56	9.10	12.50	13.28	14.26	13.00
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.01	14.28	14.11	14.14	13.82	13.49
17) BREAK EVEN YIELD	13.16	12.91	12.15	12.08	11.77	11.68
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.58	12.10	12.10	11.98	12.14	10.73
19) YIELD ON LOANS	15.51	14.89	14.77	14.89	14.79	14.40
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.87	0.76	0.75	0.62	0.52	0.62
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.87	0.92	0.76	0.67	0.65	0.56
22) RATE ON TIME AND SAVINGS	11.03	10.87	10.58	10.47	10.25	10.15
23) RATE ON TOTAL INTEREST FUNDS	11.02	10.91	10.54	10.44	10.32	10.74
24) INTEREST EXPENSE % EARNING ASSETS	9.22	9.24	8.88	8.90	8.52	8.71
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	18.06	22.30	16.54	19.36	7.81	16.09
26) CASH DIVIDEND AS % OF OPERATING INCOME	17.50	26.66	23.92	37.53	25.10	39.55
27) CAPITAL FORMATION RATIO	6.42	5.99	8.54	7.88	10.60	4.94
28) EQUITY CAPITAL AS % OF ASSETS	7.87	7.93	7.62	7.68	7.01	6.22
Productivity						
29) EARNING ASSETS AS % OF ASSETS	89.32	89.43	88.95	89.26	90.14	82.58
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.48	5.69	5.82	5.89	5.65	10.04
31) NON-INT. INCOME % NON-INT. EXPENSE	16.01	19.59	18.82	18.48	22.89	35.93
32) PERSONNEL EXPENSE PER EMPLOYEE	17272	16047	16255	16421	16128	19258
33) EMPLOYEES PER MILLION ASSETS	1.14	1.00	0.89	0.87	0.95	0.85
34) NON-INTEREST INCOME AS % OF SALARIES	29.26	41.86	36.75	38.49	46.80	71.50
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	25.62	28.59	33.88	32.35	34.38	32.21
36) FED. FUNDS SOLD	9.36	5.90	5.56	5.05	6.25	5.89
37) TOTAL LOANS	59.58	63.46	59.69	60.33	60.89	56.55
38) RESERVE FOR LOAN LOSS	0.52	0.47	0.54	0.60	0.58	0.73
39) REAL ESTATE LOANS--RESIDENTIAL	10.38	10.30	12.04	10.71	8.81	6.65
40) REAL ESTATE LOANS--OTHER	7.77	9.79	8.44	10.18	10.19	8.19
41) COMMERCIAL AND INDUSTRIAL LOANS	6.30	10.00	10.77	12.60	16.47	23.91
42) PERSONAL LOANS	13.50	15.79	13.21	14.56	16.15	12.54
43) AGRIC./ LEASE FIN./ OTHER LOANS	11.46	12.75	8.38	7.12	4.02	5.37
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	18.05	15.22	15.26	16.36	17.86	24.65
45) PUBLIC FUNDS DEMAND DEPOSITS	1.17	1.28	1.55	1.43	1.22	1.64
46) TOTAL DEMAND DEPOSITS*	19.30	16.36	17.08	18.13	18.86	26.17
47) SAVINGS DEPOSITS IPC*	13.58	12.30	14.54	15.35	15.63	14.24
48) TIME DEPOSITS IPC*	63.88	63.10	61.21	60.32	51.13	41.28
49) PUBLIC TIME & SAVINGS DEPOSITS	6.31	5.71	5.28	5.02	6.59	4.22
50) TOTAL TIME & SAVINGS DEPOSITS	82.64	82.91	82.03	82.18	76.72	60.40
51) MEMO: MONEY MARKET CD'S	45.35	40.72	38.37	35.93	27.98	20.07
52) MEMO: TIME DEPOSITS OVER 100M	8.35	9.45	11.17	11.12	14.32	15.43
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	1.73
54) TOTAL DEPOSITS (FGN.& DOM.)	100.36	100.18	99.69	98.51	95.16	87.90
55) BORROWINGS	0.37	1.55	1.68	1.98	5.95	20.24
56) NET LARGE LIABILITIES	0.00	0.00	1.03	4.03	0.51	10.98
57) NON-RATE ASSET/LIABILITY GAP	16.35	15.61	17.07	16.92	17.34	17.11
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-21.95	-10.72	9.61	14.67	20.41	6.60
59) NET INCOME--1 YR.	-21.61	-7.37	12.50	13.98	25.89	10.12
60) AVERAGE ASSETS--1 YR.	16.84	14.82	14.64	14.45	16.85	11.11
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	7.69	9.52	60.22	57.84	65.42	78.77
62) NET INCOME--5 YRS.	9.80	12.34	58.60	47.60	53.71	73.98
63) AVERAGE ASSETS--5 YRS.	30.98	40.21	42.85	40.96	41.05	30.34

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 TEXAS BASED ON 1529 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.47	12.05	12.55	13.08	13.63
2) INTEREST EXPENSE	8.25	7.72	7.09	6.32	5.46
3) NET INTEREST MARGIN	4.14	4.82	5.55	6.34	7.04
4) TRUST INCOME	0.01	0.03	0.10	0.20	0.27
5) SERVICE CHARGES ON DEPOSITS*	0.16	0.28	0.48	0.77	1.16
6) OTHER NON-INTEREST INCOME	0.07	0.12	0.20	0.33	0.59
7) SALARIES AND BENEFITS	2.58	2.13	1.69	1.36	1.12
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.04	0.71	0.49	0.34	0.25
9) LOAN LOSS PROVISION	1.11	0.56	0.31	0.18	0.08
10) OTHER NON-INTEREST EXPENSE	1.95	1.52	1.15	0.88	0.69
11) LESS F.T.E. ADJUSTMENT	0.24	0.45	0.70	0.97	1.24
12) TAX PROVISION	1.02	0.68	0.36	0.12	-0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.50	1.02	1.43	1.83	2.19
14) RETURN ON ASSETS--NET INCOME	0.51	1.02	1.41	1.82	2.18
15) RETURN ON EQUITY--NET INCOME	5.09	12.05	16.84	20.77	24.61
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.41	14.03	14.82	15.68	16.94
17) BREAK EVEN YIELD	14.79	13.10	11.84	11.00	10.20
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.48	11.47	12.47	13.45	14.56
19) YIELD ON LOANS	13.98	14.56	15.24	15.88	16.60
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.79	0.88	0.41	0.16	0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.06	1.09	0.64	0.39	0.20
22) RATE ON TIME AND SAVINGS	11.56	11.10	10.65	10.17	9.58
23) RATE ON TOTAL INTEREST FUNDS	11.58	11.12	10.65	10.17	9.61
24) INTEREST EXPENSE % EARNING ASSETS	9.98	9.12	8.33	7.48	6.71
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	1.77	10.78	21.72	31.30	38.68
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.24	14.10	28.40	50.75	85.13
27) CAPITAL FORMATION RATIO	0.14	6.34	11.61	16.00	20.27
28) EQUITY CAPITAL AS % OF ASSETS	6.60	7.40	8.39	9.91	12.56
Productivity					
29) EARNING ASSETS AS % OF ASSETS	74.77	81.01	85.25	88.36	90.70
30) CASH & DUE (NON-INT.) AS % OF ASSETS	19.94	14.57	10.27	7.44	5.72
31) NON-INT. INCOME % NON-INT. EXPENSE	12.74	18.01	23.54	29.12	35.75
32) PERSONNEL EXPENSE PER EMPLOYEE	24170	21309	18846	16744	15000
33) EMPLOYEES PER MILLION ASSETS	1.44	1.13	0.90	0.69	0.56
34) NON-INTEREST INCOME AS % OF SALARIES	25.16	35.53	47.05	60.44	74.32
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	15.00	21.09	28.92	38.79	47.66
36) FED. FUNDS SOLD	1.96	3.96	7.72	13.75	21.32
37) TOTAL LOANS	39.75	51.50	61.37	70.52	76.34
38) RESERVE FOR LOAN LOSS	0.27	0.41	0.58	0.73	0.92
39) REAL ESTATE LOANS--RESIDENTIAL	0.91	2.03	4.49	7.69	10.94
40) REAL ESTATE LOANS--OTHER	1.80	3.56	7.07	11.81	16.41
41) COMMERCIAL AND INDUSTRIAL LOANS	7.04	12.47	21.14	30.65	39.08
42) PERSONAL LOANS	5.77	8.32	12.61	18.01	24.38
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.38	5.22	8.87	14.06	21.51
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	17.32	20.40	25.09	31.14	38.41
45) PUBLIC FUNDS DEMAND DEPOSITS	0.13	0.39	1.20	2.40	4.27
46) TOTAL DEMAND DEPOSITS*	19.08	22.33	27.18	33.32	40.07
47) SAVINGS DEPOSITS IPC*	8.53	11.80	15.13	18.73	23.04
48) TIME DEPOSITS IPC*	37.86	44.43	51.65	58.61	65.15
49) PUBLIC TIME & SAVINGS DEPOSITS	2.17	3.78	6.77	11.75	17.82
50) TOTAL TIME & SAVINGS DEPOSITS	62.83	69.07	76.18	82.42	88.83
51) MEMO: MONEY MARKET CD'S	11.97	17.48	24.52	31.45	38.88
52) MEMO: TIME DEPOSITS OVER 100M	8.02	13.02	20.38	29.74	40.31
53) FOREIGN DEPOSITS	2.62	4.88	14.35	23.23	24.50
54) TOTAL DEPOSITS (FGN.& DOM.)	95.44	99.31	103.20	109.09	116.87
55) BORROWINGS	0.24	0.52	1.51	3.98	7.90
56) NET LARGE LIABILITIES	0.00	1.63	11.35	22.99	34.29
57) NON-RATE ASSET/LIABILITY GAP	9.73	15.98	21.77	28.06	33.34
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-46.57	-13.02	9.89	33.33	76.49
59) NET INCOME--1 YR.	-45.00	-11.48	11.38	38.49	80.73
60) AVERAGE ASSETS--1 YR.	7.01	14.06	21.82	30.97	51.21
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-6.49	52.05	114.69	206.11	N/A
62) NET INCOME--5 YRS.	-3.85	51.71	112.07	207.33	N/A
63) AVERAGE ASSETS--5 YRS.	31.98	47.58	68.03	90.74	133.60

* DOMESTIC ONLY

Texas

MEDIANS BY RESOURCE CLASS FOR 1529 BANKS IN TEXAS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.38	12.65	12.63	12.54	12.42	11.75
2) INTEREST EXPENSE	6.85	7.08	7.02	7.03	7.37	7.93
3) NET INTEREST MARGIN	5.93	5.63	5.69	5.55	5.08	3.84
4) TRUST INCOME	0.04	0.01	0.03	0.04	0.13	0.20
5) SERVICE CHARGES ON DEPOSITS*	0.50	0.54	0.52	0.51	0.38	0.11
6) OTHER NON-INTEREST INCOME	0.16	0.19	0.21	0.19	0.19	0.40
7) SALARIES AND BENEFITS	2.28	1.85	1.68	1.61	1.47	1.24
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.68	0.56	0.51	0.47	0.40	0.34
9) LOAN LOSS PROVISION	0.33	0.31	0.32	0.29	0.30	0.40
10) OTHER NON-INTEREST EXPENSE	1.39	1.25	1.14	1.10	0.98	0.91
11) LESS F.T.E. ADJUSTMENT	0.31	0.62	0.74	0.75	0.77	0.51
12) TAX PROVISION	0.43	0.37	0.42	0.34	0.26	0.16
13) RETURN ON ASSETS--OPERATING INCOME	1.35	1.34	1.56	1.49	1.42	0.91
14) RETURN ON ASSETS--NET INCOME	1.28	1.37	1.55	1.47	1.35	0.84
15) RETURN ON EQUITY--NET INCOME	11.55	14.52	17.49	17.98	18.72	15.63
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.31	15.23	14.94	14.76	14.02	13.89
17) BREAK EVEN YIELD	13.38	12.40	11.64	11.63	11.30	11.97
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.18	12.60	12.66	12.42	12.21	12.23
19) YIELD ON LOANS	15.59	15.56	15.26	15.07	14.89	14.69
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.51	0.41	0.42	0.39	0.34	0.52
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.74	0.70	0.64	0.61	0.56	0.72
22) RATE ON TIME AND SAVINGS	10.53	10.63	10.57	10.62	10.81	11.21
23) RATE ON TOTAL INTEREST FUNDS	10.57	10.62	10.55	10.61	10.86	11.35
24) INTEREST EXPENSE % EARNING ASSETS	8.18	8.44	8.25	8.26	8.37	9.41
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	23.65	22.55	22.82	20.02	19.41	17.91
26) CASH DIVIDEND AS % OF OPERATING INCOME	20.83	23.90	28.93	28.61	37.45	36.02
27) CAPITAL FORMATION RATIO	8.71	10.42	12.85	12.66	11.07	9.96
28) EQUITY CAPITAL AS % OF ASSETS	10.69	9.16	8.50	7.97	7.20	5.70
Productivity						
29) EARNING ASSETS AS % OF ASSETS	82.23	83.51	85.48	86.01	88.59	84.85
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.50	11.74	10.12	9.40	7.24	9.61
31) NON-INT. INCOME % NON-INT. EXPENSE	19.72	21.98	24.37	24.24	24.19	30.91
32) PERSONNEL EXPENSE PER EMPLOYEE	18000	17960	18376	19666	20151	24122
33) EMPLOYEES PER MILLION ASSETS	1.22	1.01	0.90	0.84	0.72	0.53
34) NON-INTEREST INCOME AS % OF SALARIES	39.04	43.20	48.95	48.38	48.13	62.99
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	23.66	29.79	30.21	29.07	29.27	24.28
36) FED. FUNDS SOLD	15.54	10.31	7.52	6.32	4.42	6.38
37) TOTAL LOANS	60.47	58.70	59.89	63.87	64.48	68.56
38) RESERVE FOR LOAN LOSS	0.40	0.50	0.53	0.64	0.67	0.83
39) REAL ESTATE LOANS--RESIDENTIAL	3.89	4.06	5.17	4.75	4.34	2.73
40) REAL ESTATE LOANS--OTHER	4.13	5.12	6.47	8.64	11.55	12.12
41) COMMERCIAL AND INDUSTRIAL LOANS	11.76	16.61	20.14	24.49	29.83	33.31
42) PERSONAL LOANS	15.92	13.66	12.76	11.35	12.23	7.73
43) AGRIC./ LEASE FIN./ OTHER LOANS	14.07	11.04	8.91	8.10	2.98	7.02
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	28.05	24.46	24.50	25.77	25.28	24.74
45) PUBLIC FUNDS DEMAND DEPOSITS	1.76	1.31	1.24	1.16	0.87	0.70
46) TOTAL DEMAND DEPOSITS*	30.46	26.75	26.89	27.68	26.46	25.62
47) SAVINGS DEPOSITS IPC*	15.34	15.52	15.67	15.80	11.86	5.57
48) TIME DEPOSITS IPC*	53.06	54.17	51.75	51.48	48.91	40.30
49) PUBLIC TIME & SAVINGS DEPOSITS	6.42	6.62	6.18	6.93	8.48	7.02
50) TOTAL TIME & SAVINGS DEPOSITS	75.73	78.95	77.05	76.18	71.84	54.12
51) MEMO: MONEY MARKET CD'S	31.38	28.70	25.12	23.16	17.15	7.03
52) MEMO: TIME DEPOSITS OVER 100M	13.10	16.37	18.74	21.25	31.09	40.78
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	2.62	14.69
54) TOTAL DEPOSITS (FGN.& DOM.)	105.66	105.51	103.81	103.01	98.86	92.33
55) BORROWINGS	0.86	0.93	1.01	1.33	3.40	16.99
56) NET LARGE LIABILITIES	0.00	5.51	11.10	14.83	21.80	46.24
57) NON-RATE ASSET/LIABILITY GAP	24.21	20.25	21.71	22.44	23.35	17.55
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-2.20	8.49	10.50	11.57	11.79	7.64
59) NET INCOME--1 YR.	-1.53	10.48	14.00	12.59	11.11	4.85
60) AVERAGE ASSETS--1 YR.	19.95	22.32	21.84	22.03	21.03	23.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	106.26	107.28	127.80	120.25	100.18	94.72
62) NET INCOME--5 YRS.	111.14	111.42	126.41	118.60	94.18	83.06
63) AVERAGE ASSETS--5 YRS.	52.32	70.20	68.46	70.01	64.19	67.39

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 UTAH BASED ON 61 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.36	11.96	12.55	13.44	14.01
2) INTEREST EXPENSE	8.17	7.44	6.85	6.03	5.42
3) NET INTEREST MARGIN	4.12	4.86	5.90	6.58	7.57
4) TRUST INCOME	0.03	0.09	0.10	0.17	0.36
5) SERVICE CHARGES ON DEPOSITS*	0.21	0.44	0.72	0.98	1.66
6) OTHER NON-INTEREST INCOME	0.13	0.18	0.35	0.59	0.87
7) SALARIES AND BENEFITS	3.72	3.03	2.53	2.01	1.72
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.90	1.39	0.86	0.57	0.26
9) LOAN LOSS PROVISION	1.10	0.75	0.39	0.24	0.13
10) OTHER NON-INTEREST EXPENSE	3.33	2.45	1.77	1.37	0.90
11) LESS F.T.E. ADJUSTMENT	0.03	0.20	0.43	0.69	0.88
12) TAX PROVISION	1.02	0.49	0.22	0.02	-0.03
13) RETURN ON ASSETS--OPERATING INCOME	-1.05	0.14	0.78	1.21	2.15
14) RETURN ON ASSETS--NET INCOME	-1.05	0.26	0.78	1.21	1.68
15) RETURN ON EQUITY--NET INCOME	-11.84	3.09	8.23	13.72	18.74
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.16	14.02	15.50	16.44	17.97
17) BREAK EVEN YIELD	17.45	16.13	13.53	11.93	10.86
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.55	11.74	12.73	13.68	15.02
19) YIELD ON LOANS	13.87	15.07	16.07	16.83	17.50
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.85	1.16	0.52	0.28	0.09
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.81	1.29	0.61	0.47	0.21
22) RATE ON TIME AND SAVINGS	11.24	10.70	10.26	9.56	9.23
23) RATE ON TOTAL INTEREST FUNDS	11.31	10.79	10.22	9.65	9.28
24) INTEREST EXPENSE % EARNING ASSETS	9.57	9.06	8.38	7.62	6.47
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	1.71	5.88	19.50	32.55	45.83
26) CASH DIVIDEND AS % OF OPERATING INCOME	11.61	18.84	33.94	44.24	230.76
27) CAPITAL FORMATION RATIO	-11.84	-0.99	6.87	10.58	12.47
28) EQUITY CAPITAL AS % OF ASSETS	6.03	6.92	8.92	11.29	13.51
Productivity					
29) EARNING ASSETS AS % OF ASSETS	70.95	79.27	83.52	87.85	90.34
30) CASH & DUE (NON-INT.) AS % OF ASSETS	19.63	12.41	9.24	6.51	4.92
31) NON-INT. INCOME % NON-INT. EXPENSE	11.86	17.10	22.43	28.14	34.01
32) PERSONNEL EXPENSE PER EMPLOYEE	25314	20588	17733	15929	14489
33) EMPLOYEES PER MILLION ASSETS	2.25	1.78	1.33	1.08	0.85
34) NON-INTEREST INCOME AS % OF SALARIES	24.25	37.22	47.58	65.42	81.08
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	2.25	6.06	16.34	26.11	31.88
36) FED. FUNDS SOLD	1.07	3.40	6.76	12.79	21.34
37) TOTAL LOANS	56.32	63.46	75.92	84.04	90.08
38) RESERVE FOR LOAN LOSS	0.29	0.45	0.70	0.83	1.08
39) REAL ESTATE LOANS--RESIDENTIAL	5.20	9.51	14.01	19.26	31.58
40) REAL ESTATE LOANS--OTHER	1.31	3.92	9.76	16.12	19.97
41) COMMERCIAL AND INDUSTRIAL LOANS	5.82	10.43	19.91	31.27	38.70
42) PERSONAL LOANS	7.80	11.19	15.38	18.67	25.25
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.85	4.68	8.97	14.96	25.35
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	15.96	18.84	23.87	32.25	38.95
45) PUBLIC FUNDS DEMAND DEPOSITS	0.09	0.40	0.87	1.86	4.21
46) TOTAL DEMAND DEPOSITS*	17.23	21.25	25.88	33.37	40.19
47) SAVINGS DEPOSITS IPC*	10.72	14.30	19.11	25.21	26.33
48) TIME DEPOSITS IPC*	35.66	39.34	44.23	51.85	56.68
49) PUBLIC TIME & SAVINGS DEPOSITS	2.47	5.85	9.63	15.73	20.90
50) TOTAL TIME & SAVINGS DEPOSITS	62.57	67.26	75.75	83.10	89.64
51) MEMO: MONEY MARKET CD'S	9.16	13.29	20.74	30.32	35.04
52) MEMO: TIME DEPOSITS OVER 100M	6.95	12.02	22.60	35.77	46.94
53) FOREIGN DEPOSITS			10.15		
54) TOTAL DEPOSITS (FGN.& DOM.)	92.19	97.54	102.23	109.48	120.95
55) BORROWINGS	0.28	0.89	3.66	7.92	12.51
56) NET LARGE LIABILITIES	0.00	2.37	16.05	30.36	43.36
57) NON-RATE ASSET/LIABILITY GAP	9.10	14.85	18.59	26.42	33.30
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-150.35	-63.46	-9.87	25.21	80.23
59) NET INCOME--1 YR.	-150.35	-63.46	-8.29	41.08	89.83
60) AVERAGE ASSETS--1 YR.	-4.51	1.53	13.17	23.95	43.15
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-126.98	-43.13	45.31	105.49	251.28
62) NET INCOME--5 YRS.	-126.98	-39.66	51.65	108.66	247.43
63) AVERAGE ASSETS--5 YRS.	2.75	18.34	34.42	72.60	131.22

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 61 BANKS IN UTAH

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.97	12.91	12.89	13.48	11.52	11.94
2) INTEREST EXPENSE	6.19	6.71	6.83	7.20	7.23	7.35
3) NET INTEREST MARGIN	5.80	6.29	5.93	6.06	4.28	4.58
4) TRUST INCOME	0.00	0.10	0.00	0.07	0.10	0.13
5) SERVICE CHARGES ON DEPOSITS*	1.14	0.81	0.66	0.77	0.46	0.46
6) OTHER NON-INTEREST INCOME	0.34	0.30	0.28	0.43	0.55	0.35
7) SALARIES AND BENEFITS	2.74	2.71	2.11	3.10	2.37	1.88
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.45	1.02	0.66	0.80	0.69	0.50
9) LOAN LOSS PROVISION	0.44	0.36	0.58	0.41	0.30	0.38
10) OTHER NON-INTEREST EXPENSE	2.41	2.14	1.42	1.57	1.37	1.36
11) LESS F.T.E. ADJUSTMENT	0.22	0.35	0.57	0.39	0.43	0.50
12) TAX PROVISION	0.31	0.31	0.22	0.19	0.18	0.16
13) RETURN ON ASSETS--OPERATING INCOME	0.02	0.98	0.96	1.11	0.75	0.99
14) RETURN ON ASSETS--NET INCOME	0.02	0.98	0.92	0.95	0.86	0.98
15) RETURN ON EQUITY--NET INCOME	-0.18	7.95	10.09	11.12	11.02	15.36
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	16.63	15.83	15.48	15.75	13.49	13.80
17) BREAK EVEN YIELD	17.27	13.78	13.25	13.39	12.20	11.92
18) YIELD ON INVESTMENT SECURITIES (FTE)	14.00	13.33	12.68	12.88	11.52	12.29
19) YIELD ON LOANS	16.39	16.32	15.92	16.83	15.54	14.80
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.72	0.46	0.49	0.74	0.67	0.58
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.76	0.54	0.86	0.72	0.52	0.70
22) RATE ON TIME AND SAVINGS	10.33	10.40	10.10	10.53	10.12	10.31
23) RATE ON TOTAL INTEREST FUNDS	10.47	10.30	10.03	10.57	10.19	10.44
24) INTEREST EXPENSE % EARNING ASSETS	8.58	8.25	8.05	8.40	8.38	8.50
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	28.23	22.86	14.14	9.27	19.50	12.80
26) CASH DIVIDEND AS % OF OPERATING INCOME	46.66	37.36	25.07	16.43	38.87	34.52
27) CAPITAL FORMATION RATIO	-6.38	6.54	8.41	9.04	7.41	10.64
28) EQUITY CAPITAL AS % OF ASSETS	11.15	9.21	8.13	8.78	6.41	6.50
Productivity						
29) EARNING ASSETS AS % OF ASSETS	73.01	83.90	83.80	84.24	83.67	86.54
30) CASH & DUE (NON-INT.) AS % OF ASSETS	17.60	9.04	8.31	7.22	8.44	8.58
31) NON-INT. INCOME % NON-INT. EXPENSE	22.48	19.86	21.88	22.89	28.78	28.67
32) PERSONNEL EXPENSE PER EMPLOYEE	18607	17499	17688	18947	17690	17572
33) EMPLOYEES PER MILLION ASSETS	1.57	1.37	1.25	1.44	1.15	1.04
34) NON-INTEREST INCOME AS % OF SALARIES	50.82	42.71	43.12	41.90	60.80	60.89
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	3.24	13.38	16.34	26.33	27.02	28.99
36) FED. FUNDS SOLD	13.23	7.34	4.95	3.04	10.42	5.05
37) TOTAL LOANS	82.76	78.19	77.85	66.83	68.97	65.29
38) RESERVE FOR LOAN LOSS	0.62	0.67	0.79	0.67	0.53	0.65
39) REAL ESTATE LOANS--RESIDENTIAL	10.30	16.39	14.83	14.52	9.71	13.48
40) REAL ESTATE LOANS--OTHER	3.89	10.08	8.32	10.43	10.11	15.91
41) COMMERCIAL AND INDUSTRIAL LOANS	25.86	17.45	19.28	25.84	24.65	19.61
42) PERSONAL LOANS	16.03	14.75	16.13	14.61	14.53	12.05
43) AGRIC./ LEASE FIN./ OTHER LOANS	13.41	9.67	10.49	1.60	2.98	4.17
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	30.08	25.21	21.58	21.39	22.56	21.86
45) PUBLIC FUNDS DEMAND DEPOSITS	0.73	0.68	0.88	1.08	1.11	1.14
46) TOTAL DEMAND DEPOSITS*	32.07	26.90	24.09	22.76	24.48	23.51
47) SAVINGS DEPOSITS IPC*	20.02	17.16	23.54	24.27	16.99	14.96
48) TIME DEPOSITS IPC*	43.49	44.21	50.96	49.81	39.34	42.77
49) PUBLIC TIME & SAVINGS DEPOSITS	13.33	11.47	8.14	2.62	11.07	7.33
50) TOTAL TIME & SAVINGS DEPOSITS	84.99	73.32	79.49	79.48	72.37	65.76
51) MEMO: MONEY MARKET CD'S	24.72	17.31	29.09	25.80	15.47	17.74
52) MEMO: TIME DEPOSITS OVER 100M	30.82	25.14	13.74	11.56	25.22	24.99
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	10.15
54) TOTAL DEPOSITS (FGN.& DOM.)	118.91	102.12	103.47	102.83	97.11	93.05
55) BORROWINGS	4.22	3.41	0.99	0.66	14.04	12.79
56) NET LARGE LIABILITIES	12.21	17.10	8.53	3.68	17.33	21.95
57) NON-RATE ASSET/LIABILITY GAP	13.39	22.47	17.43	18.93	18.32	19.36
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-52.90	-17.73	0.63	86.41	19.96	17.97
59) NET INCOME--1 YR.	-55.82	-12.63	3.61	79.85	24.81	24.24
60) AVERAGE ASSETS--1 YR.	10.74	8.44	12.89	13.00	18.84	17.28
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-6.26	51.56	51.65	42.50	-21.02	50.72
62) NET INCOME--5 YRS.	2.70	51.56	51.65	102.28	-21.31	52.68
63) AVERAGE ASSETS--5 YRS.	34.85	47.94	34.42	60.14	16.69	29.39

* DOMESTIC ONLY

Vermont

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1982 VERMONT BASED ON 27 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.46	11.66	11.99	12.66	13.34
2) INTEREST EXPENSE	8.06	7.55	7.18	6.72	6.09
3) NET INTEREST MARGIN	4.32	4.59	5.21	5.40	5.88
4) TRUST INCOME	0.01	0.02	0.10	0.24	0.39
5) SERVICE CHARGES ON DEPOSITS*	0.10	0.17	0.24	0.33	0.48
6) OTHER NON-INTEREST INCOME	0.09	0.13	0.22	0.41	0.63
7) SALARIES AND BENEFITS	2.21	2.07	1.80	1.64	1.27
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.86	0.73	0.55	0.39	0.36
9) LOAN LOSS PROVISION	0.63	0.43	0.27	0.11	0.08
10) OTHER NON-INTEREST EXPENSE	1.60	1.21	1.11	0.97	0.82
11) LESS F.T.E. ADJUSTMENT	0.29	0.52	0.57	0.71	0.96
12) TAX PROVISION	0.59	0.30	0.16	0.02	-0.20
13) RETURN ON ASSETS--OPERATING INCOME	0.71	0.88	1.15	1.36	1.66
14) RETURN ON ASSETS--NET INCOME	0.70	0.96	1.10	1.36	1.66
15) RETURN ON EQUITY--NET INCOME	9.74	12.16	14.50	18.27	20.96
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.88	13.11	13.39	14.14	16.27
17) BREAK EVEN YIELD	15.49	12.01	11.51	10.82	10.38
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.69	11.72	12.84	14.64	15.69
19) YIELD ON LOANS	12.55	12.84	13.36	14.05	14.41
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.85	0.63	0.30	0.15	0.13
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.07	0.66	0.38	0.18	0.14
22) RATE ON TIME AND SAVINGS	10.01	9.86	9.36	8.90	8.71
23) RATE ON TOTAL INTEREST FUNDS	10.29	9.87	9.45	8.92	8.79
24) INTEREST EXPENSE % EARNING ASSETS	10.25	8.56	7.94	7.40	7.08
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-28.82	3.66	14.36	23.11	30.34
26) CASH DIVIDEND AS % OF OPERATING INCOME	20.75	23.41	31.17	46.28	70.64
27) CAPITAL FORMATION RATIO	4.40	7.47	9.52	13.18	15.19
28) EQUITY CAPITAL AS % OF ASSETS	5.44	6.58	7.46	8.75	9.94
Productivity					
29) EARNING ASSETS AS % OF ASSETS	84.44	87.64	89.47	92.03	93.36
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.34	7.42	6.25	4.45	3.50
31) NON-INT. INCOME % NON-INT. EXPENSE	9.82	11.77	16.26	23.79	30.87
32) PERSONNEL EXPENSE PER EMPLOYEE	19551	18117	16642	15000	13486
33) EMPLOYEES PER MILLION ASSETS	1.35	1.24	1.10	0.94	0.83
34) NON-INTEREST INCOME AS % OF SALARIES	18.61	23.12	31.82	48.10	62.96
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	8.11	14.97	20.03	25.24	33.66
36) FED. FUNDS SOLD	1.39	2.54	3.43	9.83	15.39
37) TOTAL LOANS	53.91	65.26	73.48	79.36	81.73
38) RESERVE FOR LOAN LOSS	0.37	0.50	0.60	0.71	0.77
39) REAL ESTATE LOANS--RESIDENTIAL	18.62	21.10	25.53	32.87	37.97
40) REAL ESTATE LOANS--OTHER	5.03	9.22	12.15	15.08	18.59
41) COMMERCIAL AND INDUSTRIAL LOANS	5.64	9.02	14.86	19.29	22.38
42) PERSONAL LOANS	4.83	6.39	9.90	15.18	20.07
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.23	2.75	5.52	9.88	15.41
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.49	13.25	16.09	19.81	24.67
45) PUBLIC FUNDS DEMAND DEPOSITS	0.45	0.86	1.16	1.56	2.10
46) TOTAL DEMAND DEPOSITS*	12.38	14.35	17.12	20.90	29.33
47) SAVINGS DEPOSITS IPC*	23.41	24.88	29.67	35.94	40.30
48) TIME DEPOSITS IPC*	37.86	42.28	46.93	51.01	59.51
49) PUBLIC TIME & SAVINGS DEPOSITS	2.03	3.34	4.21	6.18	10.42
50) TOTAL TIME & SAVINGS DEPOSITS	73.63	78.66	81.65	85.61	89.95
51) MEMO: MONEY MARKET CD'S	16.61	18.04	23.05	26.99	30.12
52) MEMO: TIME DEPOSITS OVER 100M	2.61	3.72	7.64	11.64	13.71
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	93.20	95.53	99.10	102.12	107.82
55) BORROWINGS	0.62	1.28	2.74	4.35	7.61
56) NET LARGE LIABILITIES	0.00	0.00	5.14	8.01	10.35
57) NON-RATE ASSET/LIABILITY GAP	9.40	12.93	16.04	17.96	21.80
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-12.82	-7.47	8.66	38.11	65.40
59) NET INCOME--1 YR.	-12.60	-7.33	17.81	35.13	79.53
60) AVERAGE ASSETS--1 YR.	1.66	6.12	13.68	18.55	38.36
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	8.84	39.78	71.12	106.47	303.57
62) NET INCOME--5 YRS.	25.93	38.16	70.66	121.84	303.57
63) AVERAGE ASSETS--5 YRS.	13.99	21.18	31.49	46.06	81.45

* DOMESTIC ONLY

Vermont

MEDIANS BY RESOURCE CLASS FOR 27 BANKS IN VERMONT

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.99	12.35	11.98	12.29	11.86	11.47
2) INTEREST EXPENSE	4.59	7.36	6.75	7.56	7.26	6.95
3) NET INTEREST MARGIN	7.39	4.98	5.29	5.31	4.57	4.52
4) TRUST INCOME	0.00	0.00	0.04	0.02	0.24	0.21
5) SERVICE CHARGES ON DEPOSITS*	0.12	0.33	0.21	0.07	0.31	0.27
6) OTHER NON-INTEREST INCOME	0.02	0.17	0.19	0.12	0.44	0.40
7) SALARIES AND BENEFITS	1.66	2.03	1.77	1.63	2.02	1.86
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.86	0.43	0.55	0.37	0.72	0.43
9) LOAN LOSS PROVISION	0.00	0.15	0.34	0.08	0.27	0.19
10) OTHER NON-INTEREST EXPENSE	1.11	1.17	1.07	0.94	1.13	1.60
11) LESS F.T.E. ADJUSTMENT	0.29	0.32	0.55	0.67	0.78	0.44
12) TAX PROVISION	1.09	0.03	0.23	0.12	0.04	0.16
13) RETURN ON ASSETS--OPERATING INCOME	2.50	1.26	1.17	1.04	1.01	0.71
14) RETURN ON ASSETS--NET INCOME	2.50	1.26	1.15	1.05	0.90	0.70
15) RETURN ON EQUITY--NET INCOME	15.14	16.97	14.50	17.94	14.03	12.31
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.97	16.27	13.76	13.52	13.29	13.03
17) BREAK EVEN YIELD	8.75	15.49	11.18	10.62	11.35	11.53
18) YIELD ON INVESTMENT SECURITIES (FTE)	16.08	12.85	12.68	14.92	13.05	11.98
19) YIELD ON LOANS	13.51	14.41	13.33	12.55	13.26	13.36
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.00	0.85	0.52	0.15	0.23	0.23
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.00	0.28	0.51	0.15	0.41	0.27
22) RATE ON TIME AND SAVINGS	8.83	10.66	8.98	9.61	9.53	9.09
23) RATE ON TOTAL INTEREST FUNDS	8.83	10.35	9.11	9.61	9.66	9.17
24) INTEREST EXPENSE % EARNING ASSETS	4.96	10.25	7.59	8.63	8.01	7.89
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	30.34	4.94	21.24	10.54	5.14	18.39
26) CASH DIVIDEND AS % OF OPERATING INCOME	29.70	22.56	27.35	31.17	32.68	46.28
27) CAPITAL FORMATION RATIO	10.64	13.14	10.02	7.92	9.35	6.50
28) EQUITY CAPITAL AS % OF ASSETS	16.56	6.58	8.09	9.14	6.47	5.69
Productivity						
29) EARNING ASSETS AS % OF ASSETS	92.45	84.44	90.40	89.47	90.02	88.05
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.25	13.34	5.18	7.29	4.66	7.14
31) NON-INT. INCOME % NON-INT. EXPENSE	4.08	15.41	12.66	11.91	29.53	22.98
32) PERSONNEL EXPENSE PER EMPLOYEE	13400	18117	16574	17093	17189	13486
33) EMPLOYEES PER MILLION ASSETS	1.24	1.10	0.97	0.95	1.18	1.38
34) NON-INTEREST INCOME AS % OF SALARIES	8.95	30.16	27.76	23.12	56.62	48.10
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	4.32	8.11	20.03	24.61	21.96	17.27
36) FED. FUNDS SOLD	15.39	6.86	4.72	9.83	1.81	2.83
37) TOTAL LOANS	80.28	83.84	71.08	53.91	75.71	79.36
38) RESERVE FOR LOAN LOSS	0.00	0.81	0.62	0.50	0.55	0.62
39) REAL ESTATE LOANS--RESIDENTIAL	24.44	32.87	27.99	21.10	25.09	26.78
40) REAL ESTATE LOANS--OTHER	0.75	15.53	9.52	12.90	13.25	18.56
41) COMMERCIAL AND INDUSTRIAL LOANS	5.64	23.58	11.22	13.63	19.27	15.48
42) PERSONAL LOANS	17.70	7.02	9.90	5.51	12.43	17.57
43) AGRIC./ LEASE FIN./ OTHER LOANS	31.74	5.84	6.80	5.17	1.55	1.57
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	32.36	16.63	15.52	13.25	16.11	17.44
45) PUBLIC FUNDS DEMAND DEPOSITS	1.39	0.45	1.16	1.48	1.30	3.03
46) TOTAL DEMAND DEPOSITS*	33.76	17.85	16.41	14.03	17.04	20.47
47) SAVINGS DEPOSITS IPC*	27.59	16.17	32.81	34.01	28.54	24.28
48) TIME DEPOSITS IPC*	26.28	53.09	45.50	50.54	45.94	46.93
49) PUBLIC TIME & SAVINGS DEPOSITS	2.17	11.84	4.21	4.14	4.42	10.42
50) TOTAL TIME & SAVINGS DEPOSITS	56.05	89.95	81.42	86.74	79.19	81.65
51) MEMO: MONEY MARKET CD'S	17.51	17.94	24.05	25.97	21.00	19.37
52) MEMO: TIME DEPOSITS OVER 100M	1.31	44.20	6.56	4.02	9.93	12.79
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	89.98	107.82	99.10	100.78	95.94	102.12
55) BORROWINGS	0.00	0.62	1.71	3.70	3.94	4.35
56) NET LARGE LIABILITIES	0.00	41.76	4.06	0.00	7.02	5.14
57) NON-RATE ASSET/LIABILITY GAP	43.78	9.40	16.88	10.17	17.37	15.65
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-7.33	24.17	3.67	65.40	24.81	8.30
59) NET INCOME--1 YR.	-7.33	24.17	7.69	79.53	25.95	6.40
60) AVERAGE ASSETS--1 YR.	19.87	14.43	13.77	5.81	8.05	63.24
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	158.97	N/A	48.27	71.12	66.15	39.03
62) NET INCOME--5 YRS.	158.97	N/A	62.05	70.66	60.36	36.45
63) AVERAGE ASSETS--5 YRS.	37.01	78.73	26.05	23.99	28.92	31.49

* DOMESTIC ONLY

Virginia

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1982 VIRGINIA BASED ON 198 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.26	11.69	12.17	12.78	13.39
2) INTEREST EXPENSE	8.42	7.96	7.39	6.64	5.74
3) NET INTEREST MARGIN	3.71	4.24	5.00	5.81	6.64
4) TRUST INCOME	0.02	0.06	0.10	0.22	0.27
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.12	0.25	0.41	0.74
6) OTHER NON-INTEREST INCOME	0.10	0.15	0.23	0.39	0.61
7) SALARIES AND BENEFITS	2.63	2.12	1.65	1.34	1.16
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.91	0.68	0.51	0.36	0.27
9) LOAN LOSS PROVISION	0.73	0.39	0.22	0.10	0.05
10) OTHER NON-INTEREST EXPENSE	2.12	1.56	1.13	0.80	0.64
11) LESS F.T.E. ADJUSTMENT	0.22	0.43	0.60	0.83	1.03
12) TAX PROVISION	0.57	0.30	0.15	0.03	-0.12
13) RETURN ON ASSETS--OPERATING INCOME	0.51	0.80	1.03	1.30	1.65
14) RETURN ON ASSETS--NET INCOME	0.46	0.77	1.02	1.31	1.66
15) RETURN ON EQUITY--NET INCOME	5.62	9.28	12.67	15.12	18.24
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.41	12.99	13.80	14.54	15.88
17) BREAK EVEN YIELD	14.15	12.80	11.61	10.79	10.24
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.86	11.67	12.37	13.25	14.49
19) YIELD ON LOANS	12.66	13.28	14.20	15.11	16.08
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.03	0.59	0.28	0.14	0.06
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.20	0.67	0.37	0.20	0.11
22) RATE ON TIME AND SAVINGS	10.96	10.52	10.03	9.57	9.13
23) RATE ON TOTAL INTEREST FUNDS	10.97	10.56	10.06	9.60	9.14
24) INTEREST EXPENSE % EARNING ASSETS	9.70	8.94	8.18	7.43	6.63
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-10.34	4.11	13.38	22.97	32.18
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.00	19.83	28.30	44.37	56.56
27) CAPITAL FORMATION RATIO	2.49	5.34	8.48	10.78	15.05
28) EQUITY CAPITAL AS % OF ASSETS	6.41	7.21	8.12	9.71	11.48
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.89	85.99	89.71	91.93	93.59
30) CASH & DUE (NON-INT.) AS % OF ASSETS	12.45	8.81	6.14	4.52	3.77
31) NON-INT. INCOME % NON-INT. EXPENSE	8.01	11.95	17.28	22.13	26.70
32) PERSONNEL EXPENSE PER EMPLOYEE	19416	17805	15969	14307	13333
33) EMPLOYEES PER MILLION ASSETS	1.73	1.31	1.01	0.81	0.69
34) NON-INTEREST INCOME AS % OF SALARIES	16.19	23.43	34.54	45.75	58.75
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	15.45	22.52	29.22	37.75	45.13
36) FED. FUNDS SOLD	1.55	2.95	5.79	10.54	15.14
37) TOTAL LOANS	47.32	55.15	64.52	72.02	77.20
38) RESERVE FOR LOAN LOSS	0.29	0.48	0.62	0.71	0.84
39) REAL ESTATE LOANS--RESIDENTIAL	8.25	12.20	18.88	24.46	27.86
40) REAL ESTATE LOANS--OTHER	1.95	4.22	7.05	10.50	13.62
41) COMMERCIAL AND INDUSTRIAL LOANS	4.52	7.88	12.08	17.02	25.90
42) PERSONAL LOANS	6.80	10.17	14.09	20.12	25.81
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.50	3.98	8.19	12.35	17.09
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.81	13.75	16.92	24.37	30.15
45) PUBLIC FUNDS DEMAND DEPOSITS	0.12	0.31	0.82	1.59	2.72
46) TOTAL DEMAND DEPOSITS*	12.54	15.30	18.50	25.85	32.36
47) SAVINGS DEPOSITS IPC*	14.53	18.70	21.88	25.36	28.35
48) TIME DEPOSITS IPC*	39.49	47.39	54.29	60.09	65.03
49) PUBLIC TIME & SAVINGS DEPOSITS	0.37	0.98	2.30	4.27	7.33
50) TOTAL TIME & SAVINGS DEPOSITS	65.72	73.11	78.57	83.53	88.23
51) MEMO: MONEY MARKET CD'S	17.11	20.63	26.44	29.52	34.24
52) MEMO: TIME DEPOSITS OVER 100M	1.67	3.14	6.26	11.51	18.62
53) FOREIGN DEPOSITS		0.05	0.52	12.13	
54) TOTAL DEPOSITS (FGN.& DOM.)	92.42	95.43	98.88	102.10	107.83
55) BORROWINGS	0.12	0.64	1.59	4.95	10.06
56) NET LARGE LIABILITIES	0.00	0.00	0.00	4.29	14.92
57) NON-RATE ASSET/LIABILITY GAP	9.40	14.69	18.97	23.47	28.96
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-25.70	-2.70	17.55	36.36	72.09
59) NET INCOME--1 YR.	-25.44	-1.47	19.87	42.42	86.48
60) AVERAGE ASSETS--1 YR.	7.33	10.92	16.33	24.61	39.90
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-24.65	5.85	47.85	95.23	215.78
62) NET INCOME--5 YRS.	-28.38	6.93	45.08	106.34	233.16
63) AVERAGE ASSETS--5 YRS.	17.87	29.52	40.71	55.02	120.02

* DOMESTIC ONLY

MEDIANS BY RESCOURCE CLASS FOR 198 BANKS IN VIRGINIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.61	12.17	12.21	12.06	11.99	11.85
2) INTEREST EXPENSE	6.79	7.24	7.41	7.56	6.96	6.94
3) NET INTEREST MARGIN	5.71	4.91	4.77	4.92	5.09	5.07
4) TRUST INCOME	0.00	0.10	0.07	0.09	0.19	0.21
5) SERVICE CHARGES ON DEPOSITS*	0.22	0.27	0.22	0.23	0.30	0.25
6) OTHER NON-INTEREST INCOME	0.26	0.27	0.19	0.18	0.27	0.65
7) SALARIES AND BENEFITS	2.26	1.68	1.41	1.44	1.83	2.08
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.79	0.54	0.49	0.43	0.63	0.62
9) LOAN LOSS PROVISION	0.10	0.26	0.21	0.25	0.19	0.26
10) OTHER NON-INTEREST EXPENSE	1.63	1.34	0.97	0.93	1.19	1.21
11) LESS F.T.E. ADJUSTMENT	0.17	0.47	0.67	0.71	0.66	0.57
12) TAX PROVISION	0.24	0.15	0.17	0.14	0.04	0.13
13) RETURN ON ASSETS--OPERATING INCOME	1.06	0.97	1.11	1.08	0.94	1.02
14) RETURN ON ASSETS--NET INCOME	1.06	0.98	1.04	1.08	0.94	0.95
15) RETURN ON EQUITY--NET INCOME	9.60	12.29	12.74	12.98	12.66	14.34
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.81	14.26	13.43	13.57	13.60	14.02
17) BREAK EVEN YIELD	13.59	12.28	11.33	11.48	11.42	11.83
18) YIELD ON INVESTMENT SECURITIES (FTE)	13.16	12.35	12.24	12.35	12.37	12.68
19) YIELD ON LOANS	15.42	14.63	13.97	13.92	13.97	14.25
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.17	0.39	0.28	0.27	0.24	0.37
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.20	0.47	0.36	0.44	0.34	0.53
22) RATE ON TIME AND SAVINGS	10.04	10.10	10.04	10.09	9.62	9.81
23) RATE ON TOTAL INTEREST FUNDS	9.91	10.10	10.06	10.11	9.61	10.06
24) INTEREST EXPENSE % EARNING ASSETS	7.73	8.21	8.19	8.23	7.92	8.28
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	19.20	16.95	13.51	9.57	5.56	8.02
26) CASH DIVIDEND AS % OF OPERATING INCOME	21.12	24.00	27.73	28.37	45.85	45.61
27) CAPITAL FORMATION RATIO	7.95	8.85	8.51	9.13	5.41	8.48
28) EQUITY CAPITAL AS % OF ASSETS	10.94	8.89	8.53	8.14	7.12	6.41
Productivity						
29) EARNING ASSETS AS % OF ASSETS	86.58	88.33	90.39	91.06	89.77	86.12
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.89	7.43	5.97	5.48	6.04	6.55
31) NON-INT. INCOME % NON-INT. EXPENSE	9.36	17.54	14.89	15.38	20.20	29.01
32) PERSONNEL EXPENSE PER EMPLOYEE	14307	15428	15932	16285	15996	17933
33) EMPLOYEES PER MILLION ASSETS	1.58	1.16	0.90	0.94	1.11	1.13
34) NON-INTEREST INCOME AS % OF SALARIES	23.63	37.21	29.01	34.39	41.94	63.08
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	20.86	24.04	29.39	31.88	30.59	24.36
36) FED. FUNDS SOLD	14.66	9.21	5.83	4.08	2.41	6.03
37) TOTAL LOANS	59.19	66.18	64.27	62.49	65.78	63.22
38) RESERVE FOR LOAN LOSS	0.38	0.61	0.60	0.63	0.66	0.70
39) REAL ESTATE LOANS--RESIDENTIAL	9.96	16.71	20.77	21.31	16.78	15.75
40) REAL ESTATE LOANS--OTHER	5.81	7.20	6.86	7.27	7.21	8.32
41) COMMERCIAL AND INDUSTRIAL LOANS	9.81	12.59	10.73	11.50	15.64	14.50
42) PERSONAL LOANS	22.26	14.10	13.31	12.90	19.39	19.66
43) AGRIC./ LEASE FIN./ OTHER LOANS	8.37	10.05	9.66	6.63	1.50	2.93
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	15.91	17.69	16.34	15.35	19.24	21.25
45) PUBLIC FUNDS DEMAND DEPOSITS	0.56	0.93	0.54	0.82	0.90	1.13
46) TOTAL DEMAND DEPOSITS*	20.32	19.75	17.60	16.94	20.60	22.60
47) SAVINGS DEPOSITS IPC*	22.64	21.04	21.90	22.74	24.13	18.84
48) TIME DEPOSITS IPC*	51.61	55.01	55.99	56.25	49.17	42.40
49) PUBLIC TIME & SAVINGS DEPOSITS	1.53	2.92	2.04	1.91	1.35	3.61
50) TOTAL TIME & SAVINGS DEPOSITS	75.68	78.57	80.33	81.14	74.57	67.62
51) MEMO: MONEY MARKET CD'S	28.18	25.54	27.44	26.45	22.35	17.01
52) MEMO: TIME DEPOSITS OVER 100M	4.32	7.55	5.28	5.51	7.12	11.07
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.52
54) TOTAL DEPOSITS (FGN.& DOM.)	95.43	100.03	99.16	98.80	98.49	90.04
55) BORROWINGS	1.10	1.59	0.94	1.36	7.26	15.66
56) NET LARGE LIABILITIES	0.00	0.03	0.00	0.19	0.00	3.76
57) NON-RATE ASSET/LIABILITY GAP	20.43	20.61	17.99	17.35	20.41	17.81
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	13.40	8.01	17.98	27.05	3.95	23.92
59) NET INCOME--1 YR.	31.88	17.64	16.89	29.69	5.09	24.27
60) AVERAGE ASSETS--1 YR.	22.01	14.94	14.20	16.60	11.93	29.94
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	86.84	52.50	45.90	45.46	33.45	82.60
62) NET INCOME--5 YRS.	86.84	47.54	42.85	42.57	27.18	86.94
63) AVERAGE ASSETS--5 YRS.	90.52	42.93	36.09	42.42	33.18	47.45

* DOMESTIC ONLY

Washington

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1982 WASHINGTON BASED ON 97 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.26	11.59	12.25	12.81	13.53
2) INTEREST EXPENSE	7.83	7.44	6.76	6.02	5.58
3) NET INTEREST MARGIN	4.39	4.72	5.44	6.30	6.92
4) TRUST INCOME	0.07	0.09	0.18	0.24	0.34
5) SERVICE CHARGES ON DEPOSITS*	0.21	0.29	0.52	0.75	1.01
6) OTHER NON-INTEREST INCOME	0.12	0.21	0.28	0.49	0.81
7) SALARIES AND BENEFITS	3.29	2.94	2.54	2.16	1.80
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.96	0.82	0.66	0.48	0.32
9) LOAN LOSS PROVISION	1.11	0.55	0.35	0.11	0.06
10) OTHER NON-INTEREST EXPENSE	2.48	1.97	1.58	1.20	1.00
11) LESS F.T.E. ADJUSTMENT	0.10	0.23	0.42	0.71	0.94
12) TAX PROVISION	0.60	0.26	0.10	0.01	-0.14
13) RETURN ON ASSETS--OPERATING INCOME	-0.31	0.28	0.74	1.18	1.72
14) RETURN ON ASSETS--NET INCOME	-0.53	0.28	0.75	1.18	1.72
15) RETURN ON EQUITY--NET INCOME	-5.20	2.50	9.02	13.92	16.45
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.21	13.68	14.46	15.62	16.76
17) BREAK EVEN YIELD	16.45	14.60	13.12	11.76	11.11
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.56	12.17	12.94	13.93	15.11
19) YIELD ON LOANS	13.30	13.81	14.77	15.64	16.23
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.79	0.82	0.42	0.20	0.07
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.80	0.93	0.61	0.25	0.11
22) RATE ON TIME AND SAVINGS	11.20	10.40	9.90	9.35	8.92
23) RATE ON TOTAL INTEREST FUNDS	10.94	10.46	10.09	9.53	8.92
24) INTEREST EXPENSE % EARNING ASSETS	9.80	8.81	8.09	7.18	6.48
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-3.48	4.47	13.40	23.39	42.61
26) CASH DIVIDEND AS % OF OPERATING INCOME	4.22	9.56	21.52	37.93	57.97
27) CAPITAL FORMATION RATIO	-6.63	1.10	7.78	10.69	13.78
28) EQUITY CAPITAL AS % OF ASSETS	6.43	7.24	8.46	11.59	18.66
Productivity					
29) EARNING ASSETS AS % OF ASSETS	75.34	81.03	85.94	88.26	90.33
30) CASH & DUE (NON-INT.) AS % OF ASSETS	16.84	10.93	8.62	6.50	5.63
31) NON-INT. INCOME % NON-INT. EXPENSE	9.09	14.04	18.94	26.24	31.50
32) PERSONNEL EXPENSE PER EMPLOYEE	25072	22000	19444	17750	16306
33) EMPLOYEES PER MILLION ASSETS	1.73	1.55	1.33	1.04	0.82
34) NON-INTEREST INCOME AS % OF SALARIES	18.20	26.99	36.61	50.27	60.19
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	14.03	16.35	23.90	32.86	40.16
36) FED. FUNDS SOLD	1.68	3.45	6.09	10.79	17.42
37) TOTAL LOANS	52.04	60.60	66.71	74.78	78.72
38) RESERVE FOR LOAN LOSS	0.24	0.46	0.66	0.75	0.84
39) REAL ESTATE LOANS--RESIDENTIAL	1.76	5.29	10.67	16.26	23.68
40) REAL ESTATE LOANS--OTHER	0.76	3.59	6.79	10.77	15.39
41) COMMERCIAL AND INDUSTRIAL LOANS	10.20	15.68	24.14	34.75	44.33
42) PERSONAL LOANS	2.46	4.24	6.94	10.28	13.81
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.63	6.47	12.32	20.32	30.88
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	16.23	19.27	22.86	27.95	33.64
45) PUBLIC FUNDS DEMAND DEPOSITS	0.12	0.26	0.61	1.22	2.02
46) TOTAL DEMAND DEPOSITS*	16.73	20.12	23.55	29.33	34.60
47) SAVINGS DEPOSITS IPC*	12.85	17.22	21.32	26.89	31.06
48) TIME DEPOSITS IPC*	34.13	38.67	43.82	49.06	53.52
49) PUBLIC TIME & SAVINGS DEPOSITS	1.35	2.25	6.16	12.88	17.86
50) TOTAL TIME & SAVINGS DEPOSITS	62.07	68.18	74.66	79.77	85.44
51) MEMO: MONEY MARKET CD'S	13.17	16.97	22.41	27.32	30.10
52) MEMO: TIME DEPOSITS OVER 100M	4.03	7.28	13.34	23.65	31.89
53) FOREIGN DEPOSITS		0.01	10.53	12.82	
54) TOTAL DEPOSITS (FGN.& DOM.)	89.26	93.31	99.59	105.18	109.91
55) BORROWINGS	0.75	2.50	5.99	9.54	14.13
56) NET LARGE LIABILITIES	0.00	2.05	11.27	21.73	30.45
57) NON-RATE ASSET/LIABILITY GAP	10.59	14.71	19.77	24.67	29.13
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-119.91	-56.68	-13.02	15.48	47.22
59) NET INCOME--1 YR.	-146.45	-50.32	-6.17	19.34	50.13
60) AVERAGE ASSETS--1 YR.	0.54	6.78	16.67	28.01	40.77
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-132.20	-32.30	33.15	83.13	171.61
62) NET INCOME--5 YRS.	-164.91	-29.62	37.41	86.37	171.61
63) AVERAGE ASSETS--5 YRS.	6.64	21.51	39.11	64.88	105.55

* DOMESTIC ONLY

Washington

MEDIANS BY RESOURCE CLASS FOR 97 BANKS IN WASHINGTON

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.39	12.25	12.25	12.67	11.74	11.84
2) INTEREST EXPENSE	6.26	6.76	7.13	6.73	7.24	6.87
3) NET INTEREST MARGIN	6.30	5.29	5.46	5.64	4.82	4.58
4) TRUST INCOME	0.00	0.00	0.00	0.07	0.24	0.18
5) SERVICE CHARGES ON DEPOSITS*	0.37	0.65	0.45	0.58	0.59	0.47
6) OTHER NON-INTEREST INCOME	0.20	0.23	0.30	0.29	0.37	0.66
7) SALARIES AND BENEFITS	2.93	2.55	2.46	2.49	2.29	2.30
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.63	0.71	0.60	0.62	0.68	0.65
9) LOAN LOSS PROVISION	0.18	0.36	0.34	0.33	0.29	0.37
10) OTHER NON-INTEREST EXPENSE	1.79	1.68	1.58	1.36	1.08	1.35
11) LESS F.T.E. ADJUSTMENT	0.22	0.25	0.53	0.68	0.76	0.37
12) TAX PROVISION	0.27	0.11	0.09	0.10	0.01	0.09
13) RETURN ON ASSETS--OPERATING INCOME	0.68	0.70	0.82	0.97	0.89	0.67
14) RETURN ON ASSETS--NET INCOME	0.77	0.65	0.78	0.97	1.00	0.66
15) RETURN ON EQUITY--NET INCOME	4.76	6.90	10.65	13.80	12.92	10.74
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.13	15.24	14.07	14.44	13.55	13.75
17) BREAK EVEN YIELD	14.05	13.96	12.51	12.33	11.76	12.53
18) YIELD ON INVESTMENT SECURITIES (FTE)	13.27	13.42	12.56	12.44	12.27	12.53
19) YIELD ON LOANS	14.72	15.06	15.37	14.67	13.76	13.85
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.27	0.54	0.56	0.32	0.32	0.54
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.60	0.62	0.62	0.61	0.56	0.65
22) RATE ON TIME AND SAVINGS	9.81	10.12	10.11	9.79	10.17	9.42
23) RATE ON TOTAL INTEREST FUNDS	10.04	10.13	10.15	9.83	10.00	9.74
24) INTEREST EXPENSE % EARNING ASSETS	7.44	8.33	8.06	8.02	8.37	8.28
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	18.00	17.76	12.34	10.49	0.63	19.12
26) CASH DIVIDEND AS % OF OPERATING INCOME	6.20	24.86	23.98	19.44	29.74	30.55
27) CAPITAL FORMATION RATIO	4.76	4.16	8.26	10.73	10.30	7.87
28) EQUITY CAPITAL AS % OF ASSETS	18.82	9.35	8.01	7.44	7.41	5.40
Productivity						
29) EARNING ASSETS AS % OF ASSETS	81.90	82.59	86.70	87.08	88.26	86.07
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.55	9.84	7.19	7.84	6.51	7.91
31) NON-INT. INCOME % NON-INT. EXPENSE	9.09	18.85	16.18	20.29	29.56	31.98
32) PERSONNEL EXPENSE PER EMPLOYEE	21125	18635	19096	19102	19138	22903
33) EMPLOYEES PER MILLION ASSETS	1.46	1.41	1.24	1.27	1.10	1.04
34) NON-INTEREST INCOME AS % OF SALARIES	19.00	36.68	31.11	35.11	51.33	60.19
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	30.29	21.57	24.46	27.44	38.04	19.90
36) FED. FUNDS SOLD	10.86	6.82	6.10	4.60	3.71	5.84
37) TOTAL LOANS	58.96	68.74	68.94	66.98	55.34	74.83
38) RESERVE FOR LOAN LOSS	0.40	0.65	0.65	0.67	0.67	0.65
39) REAL ESTATE LOANS--RESIDENTIAL	8.56	8.62	9.20	11.70	15.05	10.67
40) REAL ESTATE LOANS--OTHER	6.96	4.72	6.45	7.80	9.11	10.90
41) COMMERCIAL AND INDUSTRIAL LOANS	10.82	27.93	30.60	25.47	18.29	20.95
42) PERSONAL LOANS	4.08	6.82	6.10	6.63	9.78	13.25
43) AGRIC./ LEASE FIN./ OTHER LOANS	14.94	14.50	9.64	13.14	4.28	9.45
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	21.01	25.46	22.75	22.81	19.01	22.17
45) PUBLIC FUNDS DEMAND DEPOSITS	0.40	0.48	0.50	0.68	1.21	0.91
46) TOTAL DEMAND DEPOSITS*	22.58	26.64	23.67	23.60	20.08	22.94
47) SAVINGS DEPOSITS IPC*	19.74	19.10	21.48	26.32	21.43	25.79
48) TIME DEPOSITS IPC*	39.81	44.73	43.49	45.90	44.54	41.39
49) PUBLIC TIME & SAVINGS DEPOSITS	8.88	8.64	5.71	3.11	3.91	2.13
50) TOTAL TIME & SAVINGS DEPOSITS	72.39	75.03	74.69	77.54	73.43	67.14
51) MEMO: MONEY MARKET CD'S	23.18	20.95	21.34	25.01	23.91	17.70
52) MEMO: TIME DEPOSITS OVER 100M	12.56	17.58	13.37	9.08	9.88	8.10
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	10.53
54) TOTAL DEPOSITS (FGN.& DOM.)	92.36	104.59	99.59	99.90	96.74	94.77
55) BORROWINGS	9.58	4.65	6.18	4.57	6.79	12.06
56) NET LARGE LIABILITIES	6.29	15.74	6.72	10.11	4.92	3.63
57) NON-RATE ASSET/LIABILITY GAP	23.47	18.44	20.48	19.66	18.35	18.14
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-4.16	-30.30	6.59	6.62	6.44	-15.92
59) NET INCOME--1 YR.	-5.60	-35.30	0.46	9.54	21.15	-15.83
60) AVERAGE ASSETS--1 YR.	23.95	18.13	13.22	16.64	11.21	5.56
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	69.99	32.72	6.49	40.18	15.42	28.22
62) NET INCOME--5 YRS.	99.59	21.56	6.06	41.36	21.75	28.32
63) AVERAGE ASSETS--5 YRS.	16.48	37.55	43.10	47.67	29.21	39.60

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1982 WEST VIRGINIA BASED ON 241 BANKS

Operating Performance—% of Assets

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1) INTEREST INCOME (PTE)	10.75	11.14	11.64	12.09	12.52
2) INTEREST EXPENSE	8.21	7.66	7.26	6.61	5.88
3) NET INTEREST MARGIN	3.30	3.93	4.43	5.09	5.81
4) TRUST INCOME	0.01	0.02	0.07	0.17	0.38
5) SERVICE CHARGES ON DEPOSITS*	0.06	0.09	0.18	0.27	0.43
6) OTHER NON-INTEREST INCOME	0.07	0.11	0.18	0.28	0.46
7) SALARIES AND BENEFITS	1.99	1.68	1.34	1.15	0.99
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.73	0.57	0.42	0.30	0.23
9) LOAN LOSS PROVISION	0.58	0.30	0.17	0.09	0.04
10) OTHER NON-INTEREST EXPENSE	1.75	1.25	0.98	0.80	0.68
11) LESS F.T.E. ADJUSTMENT	0.27	0.40	0.59	0.83	1.13
12) TAX PROVISION	0.58	0.34	0.15	0.03	-0.06
13) RETURN ON ASSETS--OPERATING INCOME	0.10	0.65	0.97	1.33	1.67
14) RETURN ON ASSETS--NET INCOME	0.28	0.66	0.96	1.32	1.63
15) RETURN ON EQUITY--NET INCOME	1.91	8.60	11.17	14.00	16.20

Yields and Rates

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.73	12.23	12.72	13.46	14.35
17) BREAK EVEN YIELD	13.25	11.94	10.80	10.14	9.15
18) YIELD ON INVESTMENT SECURITIES (PTE)	10.90	11.45	12.10	12.91	13.87
19) YIELD ON LOANS	11.85	12.31	13.04	13.82	14.73
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.08	0.59	0.31	0.12	0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.17	0.65	0.40	0.21	0.09
22) RATE ON TIME AND SAVINGS	10.59	10.22	9.74	9.26	8.71
23) RATE ON TOTAL INTEREST FUNDS	10.66	10.26	9.83	9.30	8.72
24) INTEREST EXPENSE % EARNING ASSETS	9.20	8.52	7.94	7.34	6.61

Capital Position

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
25) EFFECTIVE TAX RATE--OPERATING INCOME	-7.40	4.57	14.15	22.08	30.08
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.00	16.10	23.33	33.56	46.34
27) CAPITAL FORMATION RATIO	1.19	5.98	8.37	11.14	13.58
28) EQUITY CAPITAL AS % OF ASSETS	6.35	7.34	8.60	10.42	13.52

Productivity

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
29) EARNING ASSETS AS % OF ASSETS	84.66	89.05	91.71	92.83	93.88
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.52	7.02	5.00	3.95	3.37
31) NON-INT. INCOME % NON-INT. EXPENSE	7.48	11.29	14.62	19.25	24.01
32) PERSONNEL EXPENSE PER EMPLOYEE	19575	17900	16473	14642	13083
33) EMPLOYEES PER MILLION ASSETS	1.44	1.02	0.82	0.69	0.57
34) NON-INTEREST INCOME AS % OF SALARIES	16.14	22.31	31.38	39.44	51.86

Asset/Liability Management—Use of Funds

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
35) INVESTMENT SECURITIES	25.46	31.88	39.23	47.27	55.24
36) FED. FUNDS SOLD	2.71	4.85	7.64	13.01	19.21
37) TOTAL LOANS	34.89	43.96	52.70	59.89	66.78
38) RESERVE FOR LOAN LOSS	0.22	0.33	0.46	0.57	0.69
39) REAL ESTATE LOANS--RESIDENTIAL	8.10	12.28	17.26	22.46	28.23
40) REAL ESTATE LOANS--OTHER	1.64	3.01	5.28	8.33	12.12
41) COMMERCIAL AND INDUSTRIAL LOANS	1.03	2.69	5.45	9.72	15.16
42) PERSONAL LOANS	6.24	10.00	14.54	20.52	27.73
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.37	1.13	4.04	8.10	12.55

Asset/Liability Management—Source of Funds

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
44) DEMAND DEPOSITS* IPC	11.83	13.59	16.26	19.69	23.54
45) PUBLIC FUNDS DEMAND DEPOSITS	0.19	0.34	0.73	1.27	2.22
46) TOTAL DEMAND DEPOSITS*	12.93	14.61	17.23	20.67	25.01
47) SAVINGS DEPOSITS IPC*	15.62	19.95	24.13	28.55	33.98
48) TIME DEPOSITS IPC*	38.61	43.33	50.16	54.92	60.62
49) PUBLIC TIME & SAVINGS DEPOSITS	0.36	1.09	2.42	4.94	8.53
50) TOTAL TIME & SAVINGS DEPOSITS	66.22	74.00	78.45	82.38	86.17
51) MEMO: MONEY MARKET CD'S	17.76	21.89	25.92	30.49	34.99
52) MEMO: TIME DEPOSITS OVER 100M	1.57	3.01	5.40	9.33	15.67
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	87.17	92.40	96.16	98.62	103.37
55) BORROWINGS	0.19	0.78	2.19	6.46	15.02
56) NET LARGE LIABILITIES	0.00	0.00	0.00	1.20	7.26
57) NON-RATE ASSET/LIABILITY GAP	11.65	15.59	18.75	22.51	26.96

Growth Statistics

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-42.06	-9.17	15.15	38.96	87.69
59) NET INCOME--1 YR.	-34.10	-3.60	18.14	48.71	112.92
60) AVERAGE ASSETS--1 YR.	2.63	7.72	13.04	17.86	24.55
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-43.41	-8.40	30.04	74.68	156.66
62) NET INCOME--5 YRS.	-31.60	-8.45	31.35	77.33	154.54
63) AVERAGE ASSETS--5 YRS.	15.66	29.48	40.64	51.81	70.09

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 241 BANKS IN WEST VIRGINIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.71	11.64	11.72	11.44	11.55	0.00
2) INTEREST EXPENSE	6.36	6.99	7.32	7.37	7.59	0.00
3) NET INTEREST MARGIN	5.41	4.64	4.43	4.10	3.88	0.00
4) TRUST INCOME	0.00	0.03	0.06	0.04	0.12	0.00
5) SERVICE CHARGES ON DEPOSITS*	0.22	0.19	0.20	0.14	0.11	0.00
6) OTHER NON-INTEREST INCOME	0.23	0.21	0.17	0.14	0.13	0.00
7) SALARIES AND BENEFITS	2.11	1.50	1.29	1.19	1.24	0.00
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.71	0.45	0.41	0.36	0.36	0.00
9) LOAN LOSS PROVISION	0.18	0.14	0.21	0.17	0.15	0.00
10) OTHER NON-INTEREST EXPENSE	1.76	1.17	0.95	0.82	0.89	0.00
11) LESS F.T.E. ADJUSTMENT	0.28	0.53	0.62	0.66	0.66	0.00
12) TAX PROVISION	0.36	0.24	0.16	0.11	0.00	0.00
13) RETURN ON ASSETS--OPERATING INCOME	0.60	1.12	1.03	0.97	0.84	0.00
14) RETURN ON ASSETS--NET INCOME	0.70	1.15	1.03	0.92	0.85	0.00
15) RETURN ON EQUITY--NET INCOME	5.98	11.63	12.24	11.03	10.82	0.00
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.87	12.87	12.90	12.53	12.61	0.00
17) BREAK EVEN YIELD	13.29	10.74	10.79	10.58	10.84	0.00
18) YIELD ON INVESTMENT SECURITIES (FTE)	13.05	12.08	12.11	11.79	12.05	0.00
19) YIELD ON LOANS	14.22	13.26	12.95	12.66	12.89	0.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.38	0.30	0.37	0.21	0.32	0.00
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.54	0.36	0.45	0.33	0.34	0.00
22) RATE ON TIME AND SAVINGS	10.02	9.57	9.76	9.76	9.85	0.00
23) RATE ON TOTAL INTEREST FUNDS	9.96	9.62	9.85	9.85	10.19	0.00
24) INTEREST EXPENSE % EARNING ASSETS	7.35	7.83	8.02	7.99	8.44	0.00
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	23.12	18.03	12.80	11.74	2.00	0.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	29.84	19.74	20.77	24.28	30.16	0.00
27) CAPITAL FORMATION RATIO	5.20	9.99	9.66	7.76	7.31	0.00
28) EQUITY CAPITAL AS % OF ASSETS	12.99	8.69	7.90	8.39	8.17	0.00
Productivity						
29) EARNING ASSETS AS % OF ASSETS	89.44	91.17	91.89	92.07	91.92	0.00
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.81	5.25	4.62	4.57	4.66	0.00
31) NON-INT. INCOME % NON-INT. EXPENSE	11.66	14.99	14.41	13.71	18.04	0.00
32) PERSONNEL EXPENSE PER EMPLOYEE	13711	15450	16545	17340	17518	0
33) EMPLOYEES PER MILLION ASSETS	1.55	0.92	0.78	0.71	0.65	0.00
34) NON-INTEREST INCOME AS % OF SALARIES	25.52	33.25	32.04	29.80	35.38	0.00
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	34.89	40.63	38.66	41.11	38.71	0.00
36) FED. FUNDS SOLD	13.98	9.01	6.56	4.94	9.72	0.00
37) TOTAL LOANS	54.70	48.09	54.86	53.70	49.20	0.00
38) RESERVE FOR LOAN LOSS	0.36	0.43	0.47	0.47	0.51	0.00
39) REAL ESTATE LOANS--RESIDENTIAL	15.28	17.26	19.62	15.83	11.56	0.00
40) REAL ESTATE LOANS--OTHER	4.55	3.87	5.57	6.08	8.87	0.00
41) COMMERCIAL AND INDUSTRIAL LOANS	4.72	4.06	4.27	6.97	10.58	0.00
42) PERSONAL LOANS	16.68	14.63	15.13	12.38	12.77	0.00
43) AGRIC./ LEASE FIN./ OTHER LOANS	5.97	3.93	4.83	4.39	2.24	0.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	22.80	16.69	15.53	15.45	15.50	0.00
45) PUBLIC FUNDS DEMAND DEPOSITS	0.40	0.77	0.89	0.69	0.56	0.00
46) TOTAL DEMAND DEPOSITS*	23.59	18.41	16.71	16.62	16.93	0.00
47) SAVINGS DEPOSITS IPC*	19.55	26.35	23.95	24.26	19.31	0.00
48) TIME DEPOSITS IPC*	44.08	48.90	50.31	51.46	47.22	0.00
49) PUBLIC TIME & SAVINGS DEPOSITS	2.77	2.14	3.12	2.35	1.95	0.00
50) TOTAL TIME & SAVINGS DEPOSITS	74.10	79.00	79.69	78.82	72.26	0.00
51) MEMO: MONEY MARKET CD'S	25.31	25.37	26.51	26.34	22.11	0.00
52) MEMO: TIME DEPOSITS OVER 100M	10.11	4.27	4.72	5.65	8.30	0.00
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	94.95	97.86	97.11	95.81	87.30	0.00
55) BORROWINGS	2.13	1.66	1.12	3.07	12.01	0.00
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.04	0.00	0.00
57) NON-RATE ASSET/LIABILITY GAP	24.12	18.86	18.47	18.65	17.14	0.00
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-19.88	9.71	15.34	21.58	12.50	0.00
59) NET INCOME--1 YR.	-8.06	20.21	18.61	21.84	13.55	0.00
60) AVERAGE ASSETS--1 YR.	19.58	13.93	11.55	13.09	11.49	0.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	16.49	42.69	33.12	13.79	23.26	0.00
62) NET INCOME--5 YRS.	42.55	39.39	33.47	12.07	25.87	0.00
63) AVERAGE ASSETS--5 YRS.	30.99	42.58	40.85	42.25	32.72	0.00

* DOMESTIC ONLY

Wisconsin

PROFIT DISTRIBUTION PROFILE 1982 WISCONSIN BASED ON 621 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.05	11.62	12.14	12.74	13.28
2) INTEREST EXPENSE	8.35	7.95	7.53	6.96	6.29
3) NET INTEREST MARGIN	3.68	4.17	4.72	5.29	5.87
4) TRUST INCOME	0.01	0.04	0.10	0.21	0.71
5) SERVICE CHARGES ON DEPOSITS*	0.10	0.15	0.22	0.32	0.50
6) OTHER NON-INTEREST INCOME	0.06	0.09	0.14	0.22	0.33
7) SALARIES AND BENEFITS	2.15	1.81	1.50	1.25	1.09
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.73	0.55	0.40	0.28	0.22
9) LOAN LOSS PROVISION	0.53	0.30	0.15	0.07	0.03
10) OTHER NON-INTEREST EXPENSE	1.58	1.17	0.91	0.74	0.61
11) LESS F.T.E. ADJUSTMENT	0.18	0.35	0.55	0.77	0.99
12) TAX PROVISION	0.76	0.52	0.31	0.14	0.04
13) RETURN ON ASSETS--OPERATING INCOME	0.49	0.81	1.06	1.42	1.77
14) RETURN ON ASSETS--NET INCOME	0.51	0.79	1.06	1.41	1.73
15) RETURN ON EQUITY--NET INCOME	6.30	10.10	12.93	15.77	18.71
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.39	12.95	13.51	14.17	14.75
17) BREAK EVEN YIELD	12.74	11.98	11.30	10.65	10.03
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.03	11.91	12.58	13.41	14.41
19) YIELD ON LOANS	12.33	13.07	13.68	14.46	15.13
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.84	0.42	0.20	0.07	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.90	0.51	0.27	0.14	0.06
22) RATE ON TIME AND SAVINGS	10.52	10.15	9.73	9.32	8.80
23) RATE ON TOTAL INTEREST FUNDS	10.66	10.25	9.81	9.43	8.98
24) INTEREST EXPENSE % EARNING ASSETS	9.31	8.79	8.32	7.79	7.15
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	5.84	12.98	22.07	31.43	40.51
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.33	15.38	25.87	43.86	65.82
27) CAPITAL FORMATION RATIO	2.21	5.67	8.89	11.82	15.13
28) EQUITY CAPITAL AS % OF ASSETS	6.55	7.28	8.13	9.57	11.48
Productivity					
29) EARNING ASSETS AS % OF ASSETS	84.27	87.92	90.54	92.35	93.61
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.34	7.67	5.67	4.53	3.82
31) NON-INT. INCOME % NON-INT. EXPENSE	8.35	11.11	14.66	18.59	23.75
32) PERSONNEL EXPENSE PER EMPLOYEE	25181	21652	19000	17264	15722
33) EMPLOYEES PER MILLION ASSETS	1.12	0.94	0.76	0.64	0.55
34) NON-INTEREST INCOME AS % OF SALARIES	14.84	20.95	27.20	36.68	49.49
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	19.51	24.30	30.39	36.65	43.85
36) FED. FUNDS SOLD	1.86	3.05	5.38	8.60	12.62
37) TOTAL LOANS	48.62	56.19	63.40	69.21	73.99
38) RESERVE FOR LOAN LOSS	0.25	0.37	0.52	0.66	0.80
39) REAL ESTATE LOANS--RESIDENTIAL	8.74	13.26	19.04	24.43	30.21
40) REAL ESTATE LOANS--OTHER	4.95	7.35	10.82	14.63	17.88
41) COMMERCIAL AND INDUSTRIAL LOANS	3.58	6.43	10.44	15.41	22.12
42) PERSONAL LOANS	3.80	5.41	7.57	10.53	13.91
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.74	5.26	9.57	16.42	23.46
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	9.04	10.93	13.90	17.23	22.29
45) PUBLIC FUNDS DEMAND DEPOSITS	0.23	0.50	0.92	1.63	2.35
46) TOTAL DEMAND DEPOSITS*	10.37	12.13	14.99	18.51	23.81
47) SAVINGS DEPOSITS IPC*	17.27	20.60	23.99	27.96	32.08
48) TIME DEPOSITS IPC*	38.51	46.43	52.87	58.66	61.87
49) PUBLIC TIME & SAVINGS DEPOSITS	0.75	1.76	3.40	5.89	8.35
50) TOTAL TIME & SAVINGS DEPOSITS	70.67	77.26	81.74	84.91	87.89
51) MEMO: MONEY MARKET CD'S	16.51	19.90	24.07	27.91	30.83
52) MEMO: TIME DEPOSITS OVER 100M	1.04	2.17	4.53	7.85	13.12
53) FOREIGN DEPOSITS		0.60	5.89	14.65	
54) TOTAL DEPOSITS (FGN.& DOM.)	90.26	93.63	96.87	99.55	102.57
55) BORROWINGS	0.36	1.09	2.86	6.65	12.44
56) NET LARGE LIABILITIES	0.00	0.00	0.58	6.04	12.84
57) NON-RATE ASSET/LIABILITY GAP	9.38	12.55	15.39	18.47	22.20
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-32.39	-5.66	13.76	37.82	74.26
59) NET INCOME--1 YR.	-32.38	-4.05	15.39	41.49	80.31
60) AVERAGE ASSETS--1 YR.	4.99	8.52	12.68	17.03	23.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-25.00	18.60	56.50	102.76	173.79
62) NET INCOME--5 YRS.	-24.96	16.71	57.85	105.97	186.20
63) AVERAGE ASSETS--5 YRS.	9.77	20.15	30.30	39.01	50.38

* DOMESTIC ONLY

Bank Administration Institute

Wisconsin

MEDIANS BY RESOURCE CLASS FOR 621 BANKS IN WISCONSIN

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.28	12.30	12.18	11.87	11.75	10.55
2) INTEREST EXPENSE	7.41	7.60	7.50	7.41	7.55	7.92
3) NET INTEREST MARGIN	4.90	4.80	4.70	4.49	4.25	3.25
4) TRUST INCOME	0.00	0.01	0.04	0.10	0.26	0.36
5) SERVICE CHARGES ON DEPOSITS*	0.21	0.25	0.22	0.20	0.21	0.15
6) OTHER NON-INTEREST INCOME	0.13	0.15	0.13	0.13	0.21	1.63
7) SALARIES AND BENEFITS	1.84	1.52	1.39	1.40	1.43	1.98
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.46	0.38	0.38	0.40	0.45	0.73
9) LOAN LOSS PROVISION	0.20	0.16	0.13	0.14	0.14	0.35
10) OTHER NON-INTEREST EXPENSE	0.95	0.98	0.87	0.83	0.95	1.28
11) LESS F.T.E. ADJUSTMENT	0.20	0.52	0.64	0.63	0.69	0.42
12) TAX PROVISION	0.41	0.32	0.32	0.27	0.21	0.18
13) RETURN ON ASSETS--OPERATING INCOME	1.09	1.04	1.14	1.02	0.94	0.69
14) RETURN ON ASSETS--NET INCOME	1.12	1.06	1.11	0.96	0.95	0.69
15) RETURN ON EQUITY--NET INCOME	11.14	12.52	14.03	12.98	12.86	12.94
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.58	13.55	13.53	13.32	12.99	13.21
17) BREAK EVEN YIELD	11.62	11.40	11.15	11.10	11.13	12.23
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.65	12.52	12.69	12.53	12.40	12.01
19) YIELD ON LOANS	14.06	13.83	13.68	13.40	13.47	13.69
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.27	0.20	0.19	0.22	0.22	0.52
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.37	0.30	0.24	0.25	0.23	0.63
22) RATE ON TIME AND SAVINGS	9.60	9.76	9.75	9.59	9.98	10.82
23) RATE ON TOTAL INTEREST FUNDS	9.62	9.82	9.83	9.74	10.26	11.33
24) INTEREST EXPENSE % EARNING ASSETS	8.08	8.39	8.34	8.30	8.38	9.90
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	25.73	22.50	20.59	21.91	16.82	20.44
26) CASH DIVIDEND AS % OF OPERATING INCOME	16.37	23.32	25.07	31.42	44.36	43.86
27) CAPITAL FORMATION RATIO	8.36	8.74	9.94	8.52	6.73	6.14
28) EQUITY CAPITAL AS % OF ASSETS	9.43	8.53	8.04	7.72	6.99	5.41
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.30	90.79	90.55	89.91	89.48	81.29
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.36	5.51	5.37	6.07	6.79	10.68
31) NON-INT. INCOME % NON-INT. EXPENSE	11.19	14.17	14.72	15.19	19.28	56.69
32) PERSONNEL EXPENSE PER EMPLOYEE	20000	19633	18670	18741	18443	21611
33) EMPLOYEES PER MILLION ASSETS	0.89	0.76	0.72	0.73	0.81	0.88
34) NON-INTEREST INCOME AS % OF SALARIES	21.23	26.63	27.73	29.66	37.59	108.17
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	30.46	29.08	30.92	30.76	30.04	21.26
36) FED. FUNDS SOLD	8.28	5.76	4.91	4.54	5.94	6.87
37) TOTAL LOANS	59.87	63.58	63.43	64.18	62.46	70.43
38) RESERVE FOR LOAN LOSS	0.50	0.51	0.51	0.55	0.60	0.72
39) REAL ESTATE LOANS--RESIDENTIAL	17.04	18.44	19.91	19.68	18.50	7.60
40) REAL ESTATE LOANS--OTHER	8.41	10.27	11.89	11.59	11.13	6.53
41) COMMERCIAL AND INDUSTRIAL LOANS	7.13	8.94	10.04	13.93	16.39	29.27
42) PERSONAL LOANS	8.30	7.72	7.03	7.69	9.36	8.98
43) AGRIC./ LEASE FIN./ OTHER LOANS	13.75	11.65	9.20	7.52	3.51	13.60
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	13.20	13.10	13.37	14.60	17.37	23.96
45) PUBLIC FUNDS DEMAND DEPOSITS	1.24	0.93	0.95	0.83	0.91	0.64
46) TOTAL DEMAND DEPOSITS*	14.84	14.38	14.48	15.96	18.41	24.67
47) SAVINGS DEPOSITS IPC*	24.61	24.04	23.44	24.86	23.00	8.96
48) TIME DEPOSITS IPC*	52.58	55.27	54.29	50.88	44.58	28.52
49) PUBLIC TIME & SAVINGS DEPOSITS	3.57	3.11	3.67	2.85	2.77	10.37
50) TOTAL TIME & SAVINGS DEPOSITS	82.48	83.07	81.95	81.17	74.27	49.00
51) MEMO: MONEY MARKET CD'S	24.62	24.87	23.99	23.96	19.57	5.02
52) MEMO: TIME DEPOSITS OVER 100M	3.19	3.80	4.58	5.88	6.74	22.85
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	5.89
54) TOTAL DEPOSITS (FGN.& DOM.)	97.03	97.35	96.82	96.35	92.74	84.62
55) BORROWINGS	2.15	1.89	2.41	4.12	9.56	25.78
56) NET LARGE LIABILITIES	0.00	0.00	1.67	4.79	3.10	40.54
57) NON-RATE ASSET/LIABILITY GAP	16.03	15.18	14.84	15.16	17.09	15.01
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-3.83	7.19	18.53	19.78	19.81	21.84
59) NET INCOME--1 YR.	-0.22	10.00	19.78	17.94	20.80	21.71
60) AVERAGE ASSETS--1 YR.	11.58	12.64	13.09	11.89	13.06	13.98
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	73.80	56.99	62.93	43.30	33.14	50.48
62) NET INCOME--5 YRS.	78.37	65.58	64.67	39.55	33.98	54.66
63) AVERAGE ASSETS--5 YRS.	28.54	32.41	30.28	26.33	18.23	17.83

* DOMESTIC ONLY

Wyoming

PROFIT DISTRIBUTION PROFILE 1982 WYOMING BASED ON 108 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	11.77	12.19	12.85	13.34	14.01
2) INTEREST EXPENSE	7.90	7.47	7.00	6.22	5.05
3) NET INTEREST MARGIN	4.77	5.33	5.86	6.65	7.98
4) TRUST INCOME	0.01	0.03	0.05	0.15	0.39
5) SERVICE CHARGES ON DEPOSITS*	0.11	0.19	0.32	0.54	0.84
6) OTHER NON-INTEREST INCOME	0.10	0.17	0.27	0.41	0.66
7) SALARIES AND BENEFITS	3.12	2.42	1.92	1.48	1.33
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.55	0.91	0.55	0.36	0.27
9) LOAN LOSS PROVISION	1.16	0.84	0.42	0.21	0.10
10) OTHER NON-INTEREST EXPENSE	2.57	1.84	1.26	0.90	0.74
11) LESS F.T.E. ADJUSTMENT	0.13	0.42	0.62	1.00	1.23
12) TAX PROVISION	1.04	0.75	0.34	0.09	-0.42
13) RETURN ON ASSETS--OPERATING INCOME	-0.09	0.84	1.42	1.78	2.18
14) RETURN ON ASSETS--NET INCOME	-0.08	0.85	1.40	1.78	2.20
15) RETURN ON EQUITY--NET INCOME	-0.56	9.12	14.59	19.63	23.12
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.53	14.11	14.75	15.57	16.37
17) BREAK EVEN YIELD	16.05	13.61	12.16	11.08	10.12
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.67	11.99	12.67	13.77	14.63
19) YIELD ON LOANS	14.39	15.07	16.06	16.50	17.52
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.86	1.17	0.56	0.13	0.08
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.05	1.58	0.79	0.40	0.16
22) RATE ON TIME AND SAVINGS	10.93	10.50	10.10	9.62	8.99
23) RATE ON TOTAL INTEREST FUNDS	11.12	10.54	10.11	9.66	9.02
24) INTEREST EXPENSE % EARNING ASSETS	9.24	8.69	7.97	7.25	5.95
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	1.73	12.14	21.63	34.14	50.46
26) CASH DIVIDEND AS % OF OPERATING INCOME	9.69	24.73	46.00	75.80	101.00
27) CAPITAL FORMATION RATIO	-3.75	1.40	6.72	11.39	17.23
28) EQUITY CAPITAL AS % OF ASSETS	7.17	7.92	9.01	11.20	13.48
Productivity					
29) EARNING ASSETS AS % OF ASSETS	79.85	84.07	86.84	89.47	90.89
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.61	10.12	7.45	6.07	4.89
31) NON-INT. INCOME % NON-INT. EXPENSE	11.11	13.16	17.33	21.87	26.68
32) PERSONNEL EXPENSE PER EMPLOYEE	27222	22523	20077	18222	16230
33) EMPLOYEES PER MILLION ASSETS	1.70	1.25	0.92	0.69	0.59
34) NON-INTEREST INCOME AS % OF SALARIES	20.00	25.46	35.77	44.93	55.40
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	17.08	22.51	28.47	36.27	43.69
36) FED. FUNDS SOLD	2.22	3.68	6.33	12.15	17.29
37) TOTAL LOANS	45.32	55.52	63.79	69.51	74.01
38) RESERVE FOR LOAN LOSS	0.25	0.46	0.63	0.78	0.88
39) REAL ESTATE LOANS--RESIDENTIAL	1.28	2.97	6.71	11.24	14.63
40) REAL ESTATE LOANS--OTHER	2.13	4.19	6.83	10.98	13.19
41) COMMERCIAL AND INDUSTRIAL LOANS	10.52	14.56	21.58	28.92	33.92
42) PERSONAL LOANS	4.18	7.10	10.95	16.26	21.23
43) AGRIC./ LEASE FIN./ OTHER LOANS	4.03	6.11	10.97	17.41	23.69
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	12.87	15.82	19.84	24.22	30.93
45) PUBLIC FUNDS DEMAND DEPOSITS	0.54	1.61	2.75	5.01	8.29
46) TOTAL DEMAND DEPOSITS*	16.21	19.65	22.77	28.94	36.18
47) SAVINGS DEPOSITS IPC*	10.82	13.52	16.77	20.57	25.11
48) TIME DEPOSITS IPC*	28.06	35.72	44.72	48.85	54.60
49) PUBLIC TIME & SAVINGS DEPOSITS	4.57	7.56	12.71	20.32	28.60
50) TOTAL TIME & SAVINGS DEPOSITS	58.21	68.52	77.10	81.28	86.06
51) MEMO: MONEY MARKET CD'S	12.21	14.75	21.35	26.89	32.03
52) MEMO: TIME DEPOSITS OVER 100M	9.95	14.17	20.71	27.38	34.81
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	92.68	96.12	99.46	103.18	108.45
55) BORROWINGS	0.50	0.98	2.07	4.56	7.71
56) NET LARGE LIABILITIES	0.00	5.21	15.56	23.96	31.47
57) NON-RATE ASSET/LIABILITY GAP	11.11	16.91	21.13	26.94	34.04
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-64.21	-20.87	-1.30	23.69	80.55
59) NET INCOME--1 YR.	-63.26	-20.31	-0.44	27.01	106.89
60) AVERAGE ASSETS--1 YR.	-1.00	6.70	15.12	27.98	57.42
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-12.82	27.95	90.90	157.62	325.67
62) NET INCOME--5 YRS.	-12.82	28.79	84.00	157.00	313.90
63) AVERAGE ASSETS--5 YRS.	12.93	24.10	35.80	55.36	76.96

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 108 BANKS IN WYOMING

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.91	12.73	13.12	12.82	12.14	0.00
2) INTEREST EXPENSE	6.96	6.66	7.38	7.00	7.36	0.00
3) NET INTEREST MARGIN	5.83	6.23	5.69	5.63	4.89	0.00
4) TRUST INCOME	0.00	0.00	0.02	0.05	0.13	0.00
5) SERVICE CHARGES ON DEPOSITS*	0.45	0.38	0.26	0.25	0.19	0.00
6) OTHER NON-INTEREST INCOME	0.35	0.27	0.30	0.19	0.24	0.00
7) SALARIES AND BENEFITS	2.74	2.13	1.52	1.53	1.57	0.00
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.04	0.63	0.39	0.37	0.36	0.00
9) LOAN LOSS PROVISION	0.48	0.53	0.41	0.31	0.36	0.00
10) OTHER NON-INTEREST EXPENSE	1.85	1.44	0.97	0.86	1.08	0.00
11) LESS F.T.E. ADJUSTMENT	0.48	0.56	0.71	0.88	0.59	0.00
12) TAX PROVISION	0.13	0.29	0.52	0.44	0.47	0.00
13) RETURN ON ASSETS--OPERATING INCOME	0.69	1.34	1.50	1.61	1.26	0.00
14) RETURN ON ASSETS--NET INCOME	0.75	1.41	1.63	1.58	1.20	0.00
15) RETURN ON EQUITY--NET INCOME	7.71	15.32	17.23	18.67	15.69	0.00
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.47	14.89	14.67	14.72	13.96	0.00
17) BREAK EVEN YIELD	13.91	13.03	11.34	11.42	11.65	0.00
18) YIELD ON INVESTMENT SECURITIES (FTE)	13.06	12.64	12.80	12.72	11.86	0.00
19) YIELD ON LOANS	16.43	16.07	15.70	15.63	14.39	0.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.41	0.79	0.66	0.53	0.51	0.00
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.29	1.00	0.66	0.57	0.55	0.00
22) RATE ON TIME AND SAVINGS	10.01	9.86	10.41	10.17	10.27	0.00
23) RATE ON TOTAL INTEREST FUNDS	10.02	9.88	10.39	10.21	10.37	0.00
24) INTEREST EXPENSE % EARNING ASSETS	8.01	7.62	8.30	7.82	8.52	0.00
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	19.23	20.11	26.03	25.32	25.57	0.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	54.61	57.40	41.92	43.10	39.69	0.00
27) CAPITAL FORMATION RATIO	1.67	6.42	9.47	8.16	8.70	0.00
28) EQUITY CAPITAL AS % OF ASSETS	12.12	8.63	8.70	8.75	8.11	0.00
Productivity						
29) EARNING ASSETS AS % OF ASSETS	84.91	85.77	89.22	88.07	88.23	0.00
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.57	8.47	6.09	7.23	8.44	0.00
31) NON-INT. INCOME % NON-INT. EXPENSE	15.54	16.53	16.32	18.41	23.89	0.00
32) PERSONNEL EXPENSE PER EMPLOYEE	18651	19555	20707	21783	19926	0
33) EMPLOYEES PER MILLION ASSETS	1.39	1.05	0.69	0.75	0.68	0.00
34) NON-INTEREST INCOME AS % OF SALARIES	37.03	35.54	33.40	33.46	43.00	0.00
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	25.33	28.39	31.06	30.04	28.45	0.00
36) FED. FUNDS SOLD	8.61	6.17	5.79	4.58	6.85	0.00
37) TOTAL LOANS	61.99	65.00	61.24	63.46	65.82	0.00
38) RESERVE FOR LOAN LOSS	0.58	0.63	0.61	0.64	0.74	0.00
39) REAL ESTATE LOANS--RESIDENTIAL	4.30	7.39	5.09	7.91	11.70	0.00
40) REAL ESTATE LOANS--OTHER	6.59	5.46	5.75	9.27	10.93	0.00
41) COMMERCIAL AND INDUSTRIAL LOANS	23.21	24.55	18.03	19.87	25.79	0.00
42) PERSONAL LOANS	12.68	12.06	8.88	8.99	9.96	0.00
43) AGRIC./ LEASE FIN./ OTHER LOANS	10.41	11.17	17.41	10.43	5.83	0.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	19.68	20.89	16.09	19.63	19.70	0.00
45) PUBLIC FUNDS DEMAND DEPOSITS	2.31	2.81	3.05	2.76	4.60	0.00
46) TOTAL DEMAND DEPOSITS*	24.04	23.38	21.05	21.91	23.49	0.00
47) SAVINGS DEPOSITS IPC*	14.16	18.82	18.44	18.06	18.21	0.00
48) TIME DEPOSITS IPC*	38.74	43.68	47.16	45.71	44.22	0.00
49) PUBLIC TIME & SAVINGS DEPOSITS	18.95	13.69	10.17	9.27	13.95	0.00
50) TOTAL TIME & SAVINGS DEPOSITS	77.97	77.17	74.44	76.09	75.04	0.00
51) MEMO: MONEY MARKET CD'S	17.83	21.86	25.67	24.74	15.09	0.00
52) MEMO: TIME DEPOSITS OVER 100M	24.80	19.52	19.52	21.03	33.79	0.00
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	99.98	102.07	97.47	101.38	99.44	0.00
55) BORROWINGS	1.37	2.33	2.76	1.96	4.80	0.00
56) NET LARGE LIABILITIES	19.48	13.84	18.93	14.52	20.50	0.00
57) NON-RATE ASSET/LIABILITY GAP	21.13	20.42	21.58	22.27	21.23	0.00
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-8.33	-5.78	0.59	8.25	-7.21	0.00
59) NET INCOME--1 YR.	-8.08	-1.19	4.50	8.61	-11.02	0.00
60) AVERAGE ASSETS--1 YR.	24.08	15.97	13.06	12.48	13.58	0.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	104.22	97.58	117.90	74.70	41.16	0.00
62) NET INCOME--5 YRS.	108.84	89.33	111.18	74.86	52.66	0.00
63) AVERAGE ASSETS--5 YRS.	25.30	43.29	41.77	33.24	51.24	0.00

* DOMESTIC ONLY

Appendix

Ratio Formulas

Bank Administration Institute's U.S. Bank Performance Profile

This appendix contains the formulas for the ratios in Bank Administration Institute's *U.S. Bank Performance Profile.* All data items used in the computation of ratios come from computer tapes supplied by the Federal Reserve Board. The tapes are compiled from bank call reports filed quarterly, including the Consolidated Report of Condition and the Consolidated Report of Income.

Balance sheet averages (average assets) are computed using the data from the four Consolidated Reports of Condition submitted each year. Income statement items are derived from December 31, Consolidated Report of Income.

Earning assets include interest-bearing balances with banks, total investment securities, trading account securities, stock, Federal funds sold, and securities purchased under agreement to resell, total loans, and lease financing receivables.

Ratio Formulas

Number	Title	Formula
1.	Interest Income (FTE)	$\frac{\text{Interest and fees on loans + interest on Fed funds + deposits with banks + interest on investment securities + tax equivalent adjustment + income from direct lease financing}}{\text{Average assets}}$
2.	Interest Expense	$\frac{\text{Interest paid on deposits, borrowings, and subordinate debt}}{\text{Average assets}}$
3.	Net Interest Margin (FTE)	$\frac{\text{Total interest income} - \text{total interest expense}}{\text{Average assets}}$
4.	Trust Income	$\frac{\text{Income from fiduciary activities}}{\text{Average assets}}$
5.	Service Charges on Deposits	$\frac{\text{All service, maintenance, activity + overdraft charges on domestic deposit accounts}}{\text{Average assets}}$
6.	Other Noninterest Income	$\frac{\text{All other income not reported elsewhere}}{\text{Average assets}}$
7.	Salaries and Benefits	$\frac{\text{Employee wages, benefits, and employment taxes}}{\text{Average assets}}$
8.	Occupancy, Furniture and Equipment Expense	$\frac{\text{All rental expense + all depreciation expense + utility expense + other occupancy expense}}{\text{Average assets}}$
9.	Loan Loss Provision	$\frac{\text{Provision for possible loan losses}}{\text{Average assets}}$
10.	Other Noninterest Expense	$\frac{\text{All noninterest expense not reported elsewhere}}{\text{Average assets}}$
11.	Full Tax Equivalent Adjustment	$\frac{\text{Net income from state, county, and municipal securities and loans} \times 1.85 \text{ (assumes 46\% tax rate)}}{\text{Average assets}}$
12.	Tax Provision	$\frac{\text{Tax provision on operating income}}{\text{Average assets}}$
13.	Return on Assets — Operating Income	$\frac{\text{Income before security gains or losses — applicable income taxes}}{\text{Average assets}}$
14.	Return on Assets — Net Income	$\frac{\text{Net income (loss)}}{\text{Average assets}}$
15.	Return on Equity — Net Income	$\frac{\text{Net income (loss)}}{\text{Average capital + surplus + undivided profits + contingency reserve}}$

Number	Title	Formula
16.	Tax Equivalent Yield on Earning Assets	$\dfrac{\text{Interest income + tax equivalent adjustment}}{\text{Other assets — earning assets}}$
17.	Break-Even Yield	$\dfrac{\text{Interest expense + all other operating expenses − total noninterest income}}{\text{Earning assets (see definition 16)}}$
18.	Yield on Investment Securities (FTE)	$\dfrac{\text{Interest income on the investment portfolio + tax equivalent adjustment}}{\text{Average investments}}$
19.	Yield on Loans	$\dfrac{\text{Interest + fees on loans}}{\text{Average loans}}$
20.	Net Charge-Offs Percent of Average Loans	$\dfrac{\text{Losses charged to allowance for possible loan losses − recoveries credited}}{\text{Average loans}}$
21.	Loan Loss Provision Percent of Average Loans	$\dfrac{\text{Provision for possible loan losses}}{\text{Average loans}}$
22.	Rate on Time and Savings Deposits	$\dfrac{\text{Interest paid on deposits}}{\text{Average interest-bearing deposits}}$
23.	Rate on Total Interest Funds	$\dfrac{\text{Interest paid on deposits, borrowings and subordinated debt}}{\text{Average interest-bearing deposits, borrowings, and subordinated debt}}$
24.	Interest Expense Percent of Earning Assets	$\dfrac{\text{Interest paid}}{\text{Earning assets}}$
25.	Effective Tax Rate — Operating Income	$\dfrac{\text{Applicable income taxes}}{\text{Income before security gains or losses}}$
26.	Cash Dividend Percent of Operating Income	$\dfrac{\text{Dividends paid}}{\text{Income before security gains or losses}}$
27.	Capital Formation Ratio	$\dfrac{\text{Net income — dividends paid}}{\text{Average equity capital}}$
28.	Equity Capital Percent of Assets	$\dfrac{\text{Average equity capital}}{\text{Average assets}}$
29.	Earning Assets Percent of Assets	$\dfrac{\text{Average earning assets}}{\text{Average assets}}$
30.	Cash and Due from (Noninterest) Percent of Assets	$\dfrac{\text{Cash and due from banks − interest bearing deposits}}{\text{Average assets}}$
31.	Noninterest Income Percent of Noninterest Expense	$\dfrac{\text{Noninterest income}}{\text{Noninterest expense}}$
32.	Personnel Expense per Employee	$\dfrac{\text{Employee wages, benefits, and employment taxes}}{\text{Full-time equivalent employees}}$

Number	Title	Formula
33.	Employees per Million Assets	$\dfrac{\text{Average assets (000,000 omitted)}}{\text{Full-time equivalent employees}}$
34.	Noninterest Income Percent of Salaries	$\dfrac{\text{Noninterest income}}{\text{Salaries and employee benefits}}$
	Use of Funds	
35.	Investment Securities	$\dfrac{\text{Investment securities + interest-bearing balances}}{\text{Earning assets}}$
36.	Fed Funds Sold	$\dfrac{\text{Fed funds sold and securities purchased under agreement to resell}}{\text{Earning assets}}$
37.	Total Loans	$\dfrac{\text{Loans (excluding unearned income)}}{\text{Earning assets}}$
38.	Reserve for Loan Losses	$\dfrac{\text{Allowance for possible loan losses}}{\text{Earning assets}}$
39.	Real Estate Loans Residential	$\dfrac{\text{Real estate loans secured by residential property}}{\text{Earning assets}}$
40.	Real Estate Loans — Other	$\dfrac{\text{Total real estate loans} - \text{residential real estate loans}}{\text{Earning assets}}$
41.	Commercial and Industrial Loans	$\dfrac{\text{Commercial and industrial loans}}{\text{Earning assets}}$
42.	Personal Loans	$\dfrac{\text{Personal loans}}{\text{Earning assets}}$
43.	Agricultural/Lease Financing/Other Loans	$\dfrac{\text{Other loans not classified elsewhere}}{\text{Earning assets}}$
44.	Demand Deposits (IPC)	$\dfrac{\text{Demand deposits (IPC)}}{\text{Earning assets}}$
45.	Public Funds Demand Deposits	$\dfrac{\text{Public funds demand deposits}}{\text{Earning assets}}$
46.	Total Demand Deposits	$\dfrac{\text{Total demand deposits}}{\text{Earning assets}}$
47.	Savings Deposits (IPC)	$\dfrac{\text{Savings deposits (IPC)}}{\text{Earning assets}}$
48.	Time deposits (IPC)	$\dfrac{\text{Time deposits (IPC)}}{\text{Earning assets}}$
49.	Public Time and Savings Deposits	$\dfrac{\text{Time and savings deposits of U.S. Government, agencies, states, and political subdivisions in the United States}}{\text{Earning assets}}$

Number	Title	Formula
50.	Total Time and Savings Deposits	$\frac{\text{Total time and savings deposits}}{\text{Earning assets}}$
51.	Memo: Money Market CD's	$\frac{\text{Money market time deposits in denominations of \$10,000 but less than \$100,000, with original maturities of 26 weeks}}{\text{Earning assets}}$
52.	Memo: Time Deposits over $100,000	$\frac{\text{Total time deposits over \$100,000}}{\text{Earning assets}}$
53.	Foreign Deposits	$\frac{\text{Deposits in foreign branches and Edge Act subsidiaries}}{\text{Earning assets}}$
54.	Total Deposits	$\frac{\text{Foreign and domestic deposits}}{\text{Earning assets}}$
55.	Borrowings	$\frac{\text{Fed funds purchased and securities sold under agreement to repurchase + interest-bearing demand notes issued to the U.S. Treasury + other liability for borrowed money + mortgage indebtedness and liability for capitalized leases}}{\text{Earning assets}}$
56.	Net Large Liabilities	$\frac{\text{Total borrowing + time deposits over \$100,000 − investment securities with maturities less than one year — interest-bearing balances with banks}}{\text{Earning assets}}$
57.	Nonrate Asset/ Liability Gap	$\frac{\text{Nonearning assets — nonpaying liabilities and capital}}{\text{Earning assets}}$
58.	Income Before Securities Transactions — One Year	$\frac{\text{1982 income before security transactions — 1981 income before security transactions}}{\text{1981 income before security transactions}}$
59.	Net Income — One Year	$\frac{\text{1982 net income — 1981 net income}}{\text{1981 net income}}$
60.	Average Assets — One Year	$\frac{\text{1982 total average assets — 1981 total average assets}}{\text{1981 total average assets}}$
61.	Income Before Securities Transactions — Five Years	$\frac{\text{1982 income before security transactions — 1977 income before security transactions}}{\text{1977 income before security transactions}}$
62.	Net Income — Five Years	$\frac{\text{1982 net income — 1977 net income}}{\text{1977 net income}}$
63.	Average Assets — Five Years	$\frac{\text{1982 average assets — 1977 average assets}}{\text{1977 average assets}}$